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Upward Mobility: Moving Toward Fairness in Housing

(Baltimore, MD) — The Baltimore Regional Housing Opportunity Program (BRHOP) offers assistance to low- and moderate-income clients hoping to move to areas where they have better chances to obtain affordable housing.

BHROP delivers services through a collaboration and integration of local Baltimore metropolitan Section 8 agencies, the Community Assistance Network (CAN), a private mobility counseling agency, and HUD's Fair Housing and Public Housing offices in the Maryland State Office. Staff from the Baltimore Fair Housing Program Center have taken the lead in chairing quarterly progress meetings and providing technical assistance on fair housing issues.

Funded by a five-year \$2.1 million HUD grant, the program offers assistance in making fair housing mobility moves to Section 8 applicants and participants from Baltimore City, Anne Arundel County, Baltimore County, Carroll County, Harford County, Annapolis, and the City of Westminster.

In up to 90 seminars per year, BHROP serves some 720 participants. Another 300 per year receive more intense assistance, working directly with a housing counselor who provides personal support and ongoing assistance for a year after the move.

To date, over 78 seminars have been held; two hundred seventy-eight clients are in the program, with 117 clients moved to date. Sixty percent of the 117 clients moved are now residing in non-

impacted, low poverty areas within the Baltimore metropolitan area.

Aside from promoting regionalism, this program shows that various communities can work cooperatively to foster the goal of providing equal and fair housing choices for low and moderate income persons.

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Home Beats Housing Discrimination

(Richmond, VA) — Richmond Housing Opportunities Made Equal (HOME) has won a victory for fair housing in Virginia.

HOME settled its rental discrimination case against Provident United when the lender agreed to create a victims' fund and to change its operating practices. HOME also won a \$100 million judgment against Nationwide Insurance in Richmond Circuit Court. The organization representing 150 plaintiffs in federal litigation, and several hundred more in the HUD administrative process, secured housing units, extensive affirmative relief, and more than \$2 million in damages for victims of housing discrimination.

HUD provided funds for HOME staff and volunteers to investigate the effectiveness and enforcement of Fair Housing Programs, mortgage lending, property insurance practices and compliance with the disabilities provisions of the Fair Housing Act. Since 1995, HOME has received nearly \$1.5 million in HUD funding through a series of FHIP grants.

HOME, which also offers fair housing information on the Internet, developed a comprehensive training packet for training real estate agents.

Under the Education and Outreach Initiatives of FHIP, HOME has also taken a leadership role in making available information about the civil rights of prospective homeowners. Home reprinted fair housing brochures on Lending, and homeowners' property insurance and provided translations into

Spanish, Vietnamese, and Khmer. It also has organized and held a statewide symposium on resolving conflicts between group home providers, neighborhood groups, and zoning officials.

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“Forty At Four” Yields Smart Growth through Smart Financing

(Crownsville, MD) — The State of Maryland has instituted a way to make home financing more available as part of its Smart Growth policy through a partnership of public and private organizations paid for by refinancing tax-exempt mortgage revenue bonds.

Significant savings have been a result of the proactive management of the state’s bond portfolio. Efforts to retire older tax-exempt mortgage revenue bonds and issue new lower-cost bonds generated \$40.0 million in proceeds now being made available for 30-year fixed rate home mortgages at a 4% interest rate.

The Forty at Four initiative focuses on stabilizing neighborhoods, conserving existing resources, and providing an interest rate that will attract home buyers to targeted neighborhoods. A participating home buyer obtains a contract of sale on a home in one of the eligible areas and applies for a mortgage through a participating lender in the existing statewide lender network. Home buyers undergo mandatory home owner education and must meet basic FHA underwriting criteria.

Funding awards, which may range up to \$5 million, are made on a competitive basis. They are actively sought by jurisdictions recommending areas, neighborhoods and home ownership programs. The program tests innovative ways to strengthen existing neighborhoods through several home ownership models including acquisition and

rehabilitation projects, purchase of existing homes, and in-fill construction.

Maryland's program was developed in cooperation with 15 local governments, HUD/FHA, community action agencies, local non-profit organizations, neighborhood associations, local Realtors, and lenders. Local governments have contributed a wide range of assistance and services including financial assistance for closing costs, land donations, infrastructure improvements, dedication of HUD HOME and CDBG funds toward projects, reduction in local city taxes, demolition of blighted properties, and increased police protection.

Since its inception in December 1997, this program has reserved 287 loans totaling \$24.8 million. The reserves are used to stabilize neighborhoods by focusing government, public, and non-profit investment in selected areas; increasing home ownership through various financial resources; leveraging private funds through public and private partnerships; and providing low- and moderate-income Maryland residents with affordable housing opportunities in middle- and high-income areas.

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Wilmington Partnership Expands Homeownership Opportunities

(Wilmington, DE) — A loan pool created by the Wilmington Housing Partnership and funded by local banks will ease the way for residents in the City of Wilmington to become homeowners. This new program will supplement the Partnership's grants program and help program organizers lend assistance to a larger number of affordable housing developments, while increasing the Partnership's flexibility in leveraging its grant funds. Interest rates, loan terms, and subsidy amounts will vary with each new project under the new program, depending on each project's ability to absorb some costs.

The Wilmington Housing Partnership has played a very significant role in providing affordable housing choices for moderate-income families since its inception in 1989. The organization is efficiently run, and administrative costs are kept low because there are no salaried employees and the City of Wilmington provides meeting facilities.

As of April 1999, the Partnership has assisted more than 1,800 families by raising and placing approximately \$12 million in bank, corporate, and foundation contributions into service. Fundraising activities supplied most of the project monies in the past, but recently the source of funds has expanded to include contributions from foundations, corporations, state and local governments, and HUD's HOME and CDBG programs.

Contributed monies are used to support affordable housing projects through grants, underwriting construction costs, down payment programs, settlement assistance programs, deferred second mortgages, and rehabilitation of affordable rental housing.

A loan pool created by the Wilmington Housing Partnership and funded by local banks will ease the way for residents in the City of Wilmington to become homeowners.

If I Had a Hammer

(Wise County, VA) — Despite a double digit unemployment rate, the Wise County housing construction industry lacked trained workers. Reducing unemployment and retraining the work force for construction are the dual goals of the Wise County Redevelopment and Housing Authority's "Hammer" program.

The Hammer program provides adult education and housing construction training in carpentry, masonry, plumbing, wiring, etc. Designed for lower income assisted housing residents as a training program, it also is creating a trained work force to fill a shortage of available housing contractors. Participants are provided individual adult education to meet their specific educational needs.

The project began with a \$40,000 grant from the state Communities for Opportunities (CFO) program, followed by a \$40,000 Appalachian Regional Commission (ARC) grant, and funds totaling \$40,000 from three local Community Development Block Grant (CDBG) projects, along with a \$120,000 HUD Public Housing Development grant.

"Hammer" program participants have built four houses and rehabilitated four more. A number of participants have been trained in the housing trades and have received additional individualized adult education. Eleven participants have completed the training. Of these eleven, eight found jobs and two have become homeowners. In April 1999, a new crew of five began the program in addition to two remaining from the previous class.

Thus this program has succeeded in providing job skills training for an industry short of trained workers in an area of high unemployment. It has also increased the supply of available housing in Wise County through housing development and rehabilitation.

“Hammer” program participants have built four houses and rehabilitated four more. Eleven participants have completed the training....eight found jobs and two have become homeowners.

Montgomery Townhouses' Neighborhood Network Center

(Philadelphia, PA) — The 134 unit, HUD assisted housing development has become a thriving hub of hope and empowerment for residents of a North Philadelphia neighborhood. This development, named Montgomery Townhouses, has not always been such a success story. It once housed residents with little access to social services and no hope of bettering their lives.

To help turn the neighborhood around, organizations in both the public and private sectors focused on Montgomery Townhouses, which is insured through HUD's Section 221 (d)(4) and receives Section 8 subsidies. The partners used a three-pronged strategy to empower residents: Philadelphia's first Neighborhood Networks Center, social services coordinators, and new and expanded social services. With these strategies, the partners could offer a comprehensive array of initiatives to residents, including adult computer education, job readiness skills training, urban beautification, food for the homeless, after school youth work-study program, a basketball league, smoke detector survey and distribution, a day care facility, and vacant lot clean-ups.

The heart of the revitalization effort is the Neighborhood Networks Center, located within the Montgomery Townhouses. Neighborhood Networks Center is a HUD program that encourages property owners, managers, and residents to develop computer centers where residents can learn job skills and become more economically self-reliant. It is not a grant program but rather an initiative under which a variety of public and private agencies, neighborhood

organizations, and housing developments can link residents through computer networks for job-related, educational, and other community purposes. The center was dedicated on March 22, 1996 as the first operational Neighborhood Networks Center in the city.

Interstate Realty Management Company took progressive measures to implement a program of comprehensive social services and drug prevention at each of its approximately 140 affordable housing developments throughout the United States, including Montgomery Townhomes. The company employed Social Services Coordinators to carry out a wide array of supportive services such as educational enrichment programs, technical assistance to resident groups, recreational activities, and life-skills training programs. With the assistance of HUD programs such as the Safe Neighborhood Action Plan Demonstration (SNAP) and the New Approach Anti-Drug Program, partners were able to expand social service efforts into the surrounding community.

Michael J. Levitt, the company's owner, created the Interstate Realty Management Company Educational Foundation, which provides scholarships to residents to attend institutions of higher learning by matching donations from business associates, dollar for dollar, to support the education effort of worthy students. Over 386 residents of properties managed by IRM have received over \$565,000 since the inception of the program.



Pennsylvania's Open Space Management Improves Vacant Land Blight

(Philadelphia, PA) — Vacant land in a community is more of a scourge than just an eyesore. It provides a place for drug usage and dealing, other criminal activity, and illegal dumping. Vacant land that becomes an abandoned blight reduces the quality of life in its neighborhood and nearby communities.

Pennsylvania's Open Space Management Program attacks vacant land blight by transferring land title to new and responsible owners and by developing community garden centers, commercial enterprises, and community-based landscape maintenance programs. This program has brought together hundreds of volunteer community residents who are working to improve their neighborhoods.

The City of Philadelphia adopted the Open Space Management Program as a keystone of its strategic plan to deal with more than 31,000 vacant lots and 40,000 abandoned buildings. The physical appearance of the New Kensington community in which the plan was adopted has improved dramatically, and public opinion about other neighborhood issues also has improved significantly.

New Kensington Open Space Management Program organizers and volunteers have worked hard reach the goal of improving their community. They have transferred more than 150 abandoned properties to new owners; cleaned and are

maintaining more than 300 parcels of land; built a garden center; developed a 28,000 square foot commercial hydroponic lettuce farm; organized a farmers' market; created more than two dozen community gardens, garden blocks, and community parks; mobilized hundreds of volunteers and community leaders; and improved residents' perceptions of the previously deteriorating neighborhood.

The program's original funding came from a \$110,000 CDBG grant. Additional funding came from foundation grants, in-kind contributions, and money provided by the City of Philadelphia for operations support and property acquisition.

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Channels of Communication

Empower Diverse Community

(Tacoma, WA) — If you are Hispanic and your neighbor is Vietnamese or Cambodian and none of you speaks English, how do you communicate if there is a problem in your community? Knowing to call 911 is useless if you cannot communicate adequately with operators. In the Salishan Housing Development in Tacoma, residents could not do the most basic and vital thing when living in a community: communicate. They watched as their community succumbed to predatory criminals and drug dealers.

With aid from the Tacoma Housing Authority's HUD Public Housing Drug Elimination Grant Program (PHDEP), the residents formed the Telephone Tree Network. This Take Back the Streets approach included training in police procedures and 911 operations by the Tacoma Police Department, as well as, program development from Safe Streets, a local group specializing in community mobilization.

The primary purpose of the network is to encourage residents to call 911 when they see suspicious activities in their areas. When a resident calls the Telephone Tree Network, he or she will reach one English speaking or three Bi-lingual operators who can aid them in making contact with essential services. Since the Network started, loitering by drug dealers has fallen in the community.

The Telephone Tree Network also serves as a community resource, providing information on job opportunities and community activities. Residents

are becoming more active in their community: sixteen section leaders have been identified, twelve of who are bilingual.

As a result of the Network, residents of different ethnic backgrounds are now able to communicate effectively and foster their sense of community.

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Quinault Tribe, Anchor Savings Overcome Homownerphobia

(Denver, CO) — A unique cooperative effort by the Quinault Indian Tribe, Federal agencies, and Anchor Savings and Loan has overcome a major obstacle to conventional home mortgage financing on Native American lands in the State of Washington.

Conventional lenders usually have serious trepidations about potential difficulties in servicing home mortgages when the home is not nearby. Risks are exacerbated when the home is in another nation, with different laws. And foreclosure can be impossible — making the loans potentially worthless — when laws in the nation where the home is prohibiting non-natives from owning real estate.

Legal dimensions of Indian Trust Lands led the Quinault Indian Housing Authority in Taholah, Washington to develop and sell homes that could be mortgaged on a tribal leasehold estate. Prior to this time, mortgage loans were not available on Indian Trust land.

Working with the Northwest and Denver HUD Offices of Native American Programs (ONAP) two loan products under Section 184 and Section 248 were developed to create insured home loans on a Tribal estate. Several different Tribal and Federal bureaucracies had to work together to accomplish this goal.

First, the Tribe had to pass legislation implementing an eviction and foreclosure process. The Quinault Indian Tribe and Housing Authority

contracted with local attorneys to complete these ordinances. The draft ordinances have subsequently been used by other tribes as models for their jurisdictions. The next hurdle was to develop a mortgage lending process involving the Authority, tribal governments, the Bureau of Indian Affairs (BIA) and private mortgage lenders.

A solution emerged from a partnership of the Authority, BIA, a mortgage company and Anchor Savings and Loan. The bank loaned the tribe money for construction. The housing authority constructed the homes and sold them to pre-qualified Native American buyers, who received lender and BIA approval for a mortgage. The BIA processed the leases and recorded the documents so the purchasers received Section 184 HUD guaranteed mortgages from Anchor Savings. The mortgages paid off the construction loans.

There were no direct HUD related costs except staff time and a small budget for automobile travel.

*...two loan products
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Washington State Program Breaks Welfare Cycle through Family Self-Sufficiency

(Vancouver, WA) — Breaking the welfare cycle may seem to be a lofty and unattainable goal, but recent statistics prove that the Vancouver Housing Authority has an approach to this thorny problem that works.

Before the Authority implemented its Family Self-Sufficiency (FSS) Program, 86 percent of participants had zero earned income, but all of them — 100 percent — reported earned income after completing the program. Participants did not merely find minimum wage or make-work jobs either, their annual salaries averaged \$24,841.

Well-paying jobs were only part of the program's success. Every young parent in the program graduated from high school, and 90 percent have gone on to college, trade school, or on-the-job training programs. More than 30 percent of FSS graduates are now home owners, and a significant number are actively saving toward down payments on a home of their own, with escrow accounts averaging close to \$3,000.

Vancouver's FSS Program has formed a support system for its participants that consist of a diverse, community-wide network to organize activities and provide services for participants' entire families. In turn, participants must volunteer in the community as a condition of receiving FSS Program services.

Community partners in this wide-ranging enterprise include retail stores, Clark County schools, Women in Action (a local businesswomen's organization), restaurants, employment agencies, the YWCA, the Salvation Army, a local beauty college, the Private Industry Council, and government organizations.

Additional program help comes from interns and VISTA (Volunteers in Service to America) workers. Community organizations and private citizens assist with fundraising activities.

Private donations approach \$70,000 and the program's money-raising efforts have added an additional \$25,000 to the Drug Elimination and Comprehensive Modernization Grants from HUD that have provided most of the program's funding.

Each of HUD's 3,000 local housing authorities is required to adopt self-sufficiency strategies for low-income residents making the transition from welfare to work. This initiative is part of the nationwide welfare reform policy seeking to increase family incomes to reduce the Federal burden of providing operating subsidies to local housing authorities.

The Vancouver Housing Authority has integrated its successful FSS Program into management of its 1,285 Section 8 (subsidized) units and 606 public housing units. Its reports on housing activities now cite statistics on income earners, home ownership, and high school and college graduation rates.

Connections for Homeless Children and their Parents

(Dallas, TX) — To involve homeless children and their parents in life enrichment activities and skills training, Rainbow Days, Inc., of Dallas developed the Family Connection Program, part of an array of services for homeless families that Rainbow Days administers.

Rainbow Days works closely with emergency, transitional and permanent housing service providers to develop comprehensive educational and social support services. Components include a school clothing drive, parent support groups, a university-based summer camp, learning tool kits, family play time, arts and crafts, theater experiences, a back- to-school party, family outings, and a parent employment program.

Operational partnerships with organizations and agencies dedicated to homeless children are key to administering Rainbow Days' many services. Partners include the Children's Service Providers Network and the Texas Homeless Network. Rainbow Days has worked closely with HUD since 1995 to provide essential services to its target population. The organization is a very active member of HUD's Continuum of Care Plan for Dallas and serves on the Dallas Association for Services to the Homeless.

During the past five years Rainbow Days provided services to more than 2,800 children and 1,100 parents who live in emergency, transitional, or permanent public housing sites throughout Dallas. Stringent evaluations of the program by the University of Texas School of Social Work

demonstrate the efficacy of the program: 92 percent of families show improved communication and problem-solving skills, 90 percent of parents demonstrate improved parenting skills, and 100 percent of children have improved their grades. The Parent Employment Program has been particularly effective: 100 percent of its participants gained useful employment skills and 44 percent got jobs while in the program.

In addition to its activities in Dallas, Rainbow Days has trained more than 500 people from 27 states to use the Family Connection Program's model curriculum. Recent honors for the program include a statewide award as the Most Outstanding Organization in Dealing With Youth Homelessness.

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City of Fort Worth and Minyard Food Stores take on Revitalization of Distressed Area

(Fort Worth, TX) — The Minyard Southeast Center Project plans to fund \$11 million for commercial revitalization of a distressed area in Fort Worth.

The project is a collaboration between the City of Fort Worth and Minyard Food Stores, Inc., to create new jobs and provide retail services to an area of the city with a high concentration of low and moderate-income families. The area is a federally designated “Weed and Seed” target area. An important aspect of the project is an agreement in which Minyard guaranteed that the majority of jobs created would be filled by applicants in the project neighborhood. Additional jobs were generated by adjacent retail facilities constructed as part of the overall revitalization project. Job creation eventually exceeded the proposed goals, with 86 percent of the new jobs going to low- and moderate-income residents.

To kick off the project, Minyard Food Stores acquired 26 commercial and residential properties in southeastern Fort Worth. The city contributed relocation funds and moving services for all displaced residential and commercial tenants.

A 52,000 sq. ft. grocery store, gas station, and 21,000 additional square feet of retail space were constructed and in business by mid-1998. The

project has attracted new investment to a broader area of the neighborhood, with one of Minyard's competitors planning a store just east of the Minyard site.

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At Risk Youth Rebuild Lives by Rebuilding Neighborhoods

(Austin, TX) — Thanks to the sweat and skills of several young people, several distressed neighborhoods in Austin, Texas are true communities again. The Casa Verde Builders Program provides decent, affordable housing in the city's socially and economically depressed neighborhoods. Additionally, it provides at-risk young people with a chance to gain valuable job skills and experience.

Through the Casa Verde Builders Program, the youth have constructed over 30 homes for low-income families, developed transitional housing for the homeless, rehabilitated a community center, weatherized over 120 homes, and developed a shop where cabinetry skills are taught.

Most of the youth that participate in the program have been in trouble with the criminal justice system. Not only does the program offer them a way to become self-sufficient, it provides them with a sense of hope and achievement that they can carry with them into college or a vocation. Several participants also receive higher education scholarships.

The Casa Verde Builders Program currently operates under a \$180,000 CHDO contract, \$700,000 in HUD YouthBuild funds, and \$500,000 from the Texas Department of Housing and Community Affairs. A \$930,000 AmeriCorps grant covers educational stipends for the program participants.

Through the Casa Verde Builders Program, the youth have constructed over 30 homes for low-income families, developed transitional housing the homeless, rehabilitated a community center, weatherized over 120 homes, and developed a shop where cabinetry skills are taught.

Team Puts “Troubled” Housing Agency Back On Track in Less than a Year

(Galveston, TX) — After HUD designated the Galveston Housing Authority (GHA) as “troubled” in 1996, it took less than a year for a team of agency personnel, consultants and a PR firm to turn GHA into a model housing authority.

The GHA put together a team consisting of personnel from HUD’s Office of Troubled Agency Recovery, professional consultants and accountants, and a public relations firm. Working hard and working together with the community, the team got HUD to remove GHA’s “troubled” designation within a year, and increased its Public Housing Management Assessment Program score by 33 points.

With its status restored, HUD reinstated the GHA’s anti-drug and crime fighting funding, and formed new partnerships leading to construction of 30 single family-owned units, a new community center, and 48 scattered site public housing “Island Cottages.”

A public relations and information campaign to improve community relations and help form local partnerships was an integral part of GHA’s new success. These partnerships provided residents with new opportunities for affordable home ownership, and for training and education.

Based partly upon the GHA’s new image, a consortium of local banks established a lending pool for low- and moderate-income homebuyers.

Galveston College offered free courses to housing authority residents, including English as a Second Language, Adult Basic Computers, and Adult Basic Education.

The GHA continues to build on its improved image and level of trust in its community. Press coverage continues to be positive. Quality applicants apply for jobs at GHA, it is easier to purchase lots for affordable housing, and new programs are enthusiastically welcomed by the community. GHA's new summer program for children is serving as a model for the City of Galveston.

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"Island Cottages."*

From Cotton Mill to Lofts, from Ravage to Revitalization



(Atlanta, GA) — A vital part of the City of Atlanta's history has been preserved and a distressed neighborhood given an economic boost due to the rehabilitation of a historic mill. Located in Atlanta's Empowerment Zone, the long-vacant Fulton Bag and Cotton Mill was recently renovated into 206 loft apartments and is attracting renewed interest in Cabbagetown, a low-income neighborhood approximately 1.3 miles from Atlanta's central business district.

Listed on the National Register of Historic Places, the Fulton Bag and Cotton Mill closed its doors in 1977. As the mill sat empty over the years, the neighborhood steadily declined. Designation as a Federal Empowerment Zone made the area attractive for investment. The Atlanta Preservation Center, the Cabbagetown Neighborhood

Improvement Association and the City of Atlanta teamed up with Aderhold Properties, Inc., to rehabilitate the mill. As one of city's premier owners of loft apartments, Aderhold specializes in the adaptive reuse of historically significant properties.

HUD provided Aderhold with \$9.9 million of mortgage insurance for 181 units of loft apartments in the mill. The project used the Low Income Housing Tax Credit program to help finance the 76 units that offer reduced rents to low-income households. Aderhold included an additional 25 units at no extra cost to HUD and the 206 units were leased in record time.

Other financing for the project include a \$1 million dollar Empowerment Zone loan from the City, \$4 million in tax credit revenue from Sun Trust Bank, \$1 million equity contribution from Aderhold, and a 10-year tax abatement of \$439,300 from the City. Aderhold also brought new employment into Cabbagetown by relocating corporate offices to the neighborhood.

A second phase of the Bag Mill has already begun which will offer approximately 298 creatively designed lofts ranging in size from 700 square feet to 1,800 square feet with exposed brick walls, large floor plans, and fantastic skyline views. Lease up is expected to begin at the end of 1999. New restaurants have now opened in the neighborhood, providing more jobs and an additional economic shot in the arm to an area now on the rebound.

Non-profit Agency Creates Successful Secondary Market for Affordable Home Loans

(Durham, NC) — Many banks that make affordable housing loans no longer need to worry about running out of funds to make additional loans. Self-Help, a nonprofit agency in Durham, NC is helping create a national secondary market for affordable home loans, allowing private banks to make more loans to low- and moderate-income families.

With traditional home loans, private lenders sell their loans to secondary market lenders (such as Fannie Mae and Freddie Mac), freeing up funds to make additional loans. However, Fannie Mae and Freddie Mac's charters prevent them from purchasing too many nonconforming loans (those with high loan-to-value ratios or low downpayments). The absence of a secondary market for such loans ties up the funds of private lenders, preventing them from making as many affordable loans as possible.

Self-Help responded to this problem by establishing an alternative source of mortgage capital for banks, allowing them to increase their lending to low- and moderate-income families. Beginning with one North Carolina bank in 1994, Self-Help purchased a small pool of affordable housing loans. The lender, in turn, used the cash to make new similar loans. The program, called Community Advantage, slowly expanded to five lenders in North Carolina.

Self-Help purchases loans that are made to families at or below 80 percent of the median income of their area. To sell nonconforming loans from their portfolio, private lenders must commit one dollar in loans to low- and moderate-income families for every dollar purchased by Self-Help.

Building on strong success in North Carolina, Self-Help launched its secondary loan program nationally in 1998. With help from HUD, Fannie Mae, and the Ford Foundation, Self-Help has purchased \$375 million in loans representing more than 5,000 low- and moderate-income families. However, Self-Help is not resting on its laurels. In the immediate future, it plans to purchase an additional \$2 billion in affordable home loans, helping an additional 35,000 families become homeowners.

Self-Help, a nonprofit agency in Durham, NC is helping create a national secondary market for affordable home loans, allowing private banks to make more loans to low- and moderate-income families.

Facilitating with New Facilities Yields More Businesses and Jobs

(Mayaguez, PR) — With an unemployment rate of 20%, the Municipality of Mayaguez took another hit in the loss of some 2300 permanent jobs caused by the downsizing of four major local industries.

To meet this crisis, city officials decided that additional industrial space was needed to establish businesses and create new job opportunities for low and moderate income citizens. The Municipality of Mayaguez donated land for a new industrial building and obtained a \$1.25 million grant from EDA, matched with \$400,000 from CDBG funds and \$350,000 from Urban Development Action Grant (UDAG) loan repayments.

The new 50,000 sq. ft. structure is divided into six rental modules of approximately 7,400 sq. ft. each. The new building facilitated creation of new businesses and expansion of existing ones, diversification of the local economic base, enhancement of the municipality's image as a center for entrepreneurship, and, most importantly, creation of jobs for and by minority and women enterprises.

To ensure success for the new businesses, partnerships were established between the municipality, the local university, and state agencies to provide training and technical assistance in management, loan packaging and processing, tax and industrial incentives, and preparing business operating plans.

One measurable benefit of the construction of a second industrial building is that approximately 100 new jobs were created for non-working unskilled and unemployed low- and moderate-income persons. Another boon has been the diversification and establishment of six new businesses. Although the amount can not be readily quantified with precision, multiplier effects have led to indirect jobs serving the industries and businesses established by the project.

The new building was financed with a combination of Economic Development Administration and CDBG Grant funds, coupled with an income stream from UDAG Loan Re-payments totaling some \$2,000,000.

The new building facilitated creation of new businesses and expansion of existing ones, ...and most importantly, creation of jobs for and by minority and women enterprises.

Interdenominational and Interracial Volunteers Work Together to Serve Montgomery Communities

(Montgomery, AL) — Residents of nine Montgomery area public housing communities are benefiting from a unique collaboration among more than 500 volunteers from 26 of the area's churches, working as part of a national Strategies to Elevate People (S.T.E.P.) program.

Organizers from Montgomery-area churches representing 10 denominations are following the methods of the S.T.E.P. program to put their resources to work providing for several identified needs in public housing communities. S.T.E.P. promotes self-sufficiency for disadvantaged residents of public housing.

Local black and white churches and their volunteers will work together to improve the quality of life in their communities, by sponsoring recreation programs, inviting residents to participate in church functions, offering recreation and meeting space for youth activities and resident councils, providing one-on-one tutoring and hosting various support groups.

This partnership between churches and the community is encouraged by the federal government's Department of Housing and Urban Development (HUD). HUD Secretary Andrew Cuomo recently commented that no single entity can accomplish as much as when government,

churches, businesses, financial institutions, educational institutions and other groups work together.

“By combining our strategies, resources and commitment we can build communities of opportunity and bring economic and social justice to our nation’s poorest communities,” Cuomo said. The results in Montgomery have been visible and successful enough that other Alabama housing authorities, such as the Dothan Housing Authority, are studying the program with the hopes of replicating it in their areas, according to Wiley Thomas, Jr., Executive Director of the Montgomery Housing Authority, a partner with the faith-based consortium.



The bulk of this program’s funding has come from the more than \$270,000 worth of in-kind contributions from the churches involved. From an original core of two black and five white congregations that came together at the historic Dexter Avenue King Memorial Baptist Church, the consortium has now grown to 26 interdenominational, interracial churches. They hope to add more churches and more volunteers in their efforts to end homelessness, pave the way to self-sufficiency, and bring economic development to their area’s public housing developments.

Mitigation Program Keeps Families in their Homes

(Rocky Hill, CT) — Many homeowners facing economic hardship in Connecticut can now hold fast to the American dream. A new educational program developed by the Connecticut Loss Mitigation Task Force has provided hope and help to 2,400 families in danger of losing their homes.

The task force's mission is to stabilize homeownership throughout the state by offering low-cost, statewide educational seminars to homeowners with high mortgage interest rates and to those at risk of losing their homes. Lenders often wait until FHA loans are 90 days delinquent and then foreclose, knowing that they will be paid back through their FHA insurance claim. Without the seminars, homeowners who are down on their luck may not be aware of other options.

By promoting the use of HUD single-family loss mitigation techniques, the seminars provide participants with the tools to keep their homes. These tools allow borrowers to permanently reduce their monthly payments by modifying mortgages insured by the Federal Housing Administration or backed by Ginnie Mae, a Federal agency that provides lenders with a vehicle for originating, funding, and servicing mortgages.

The task force was formalized in April 1997 with the signing of a local partnership agreement. Signatories include the Connecticut Housing Finance Authority, the Connecticut Mortgage Bankers Association, the Connecticut Housing Investment Fund, and HUD. The task force has reduced foreclosures in the state by 500 annually

each year since 1997 and has used loss mitigation techniques on at least 500 loans per month since 1997. Currently, the task force is looking at ways to modify approximately 500 non-performing Ginnie Mae loans in the state.

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Competition for Housing Gives Birth to the Homeward Bound Partnership

(Burlington, VT) — When the housing vacancy rate in Burlington, VT, fell to below one percent, the Burlington Housing Authority (BHA) and the Committee on Temporary Shelter (COTS) got together to form the Homeward Bound Partnership. Over the past four years the increasing competition for limited housing tripled shelter stays for homeless families and doubled the number for homeless individuals with disabilities. The Homeward Bound project, which is funded through a combination of public and private money, helps homeless individuals overcome the obstacles to finding rental housing and provides significant incentives for landlords to enter HUD's Section 8 (subsidized) housing program.

A COTS survey uncovered a clear pattern of problems that plague homeless people seeking permanent housing. Lack of money for security deposits, slow responses in answering ads, poor credit histories, lack of references, and negative impressions on potential landlords all contributed to difficulties in obtaining rental housing.

The program's staff analyze barriers to housing so they can work with homeless families and individuals to devise strategies for overcoming the obstacles hindering their attempts to find housing. Homeward Bound then counteracts these obstacles by providing intensive housing research and placement assistance, and they train the homeless to make the best possible impression on landlords.

Organizers work the other side of the street, too. They recruit landlords into Section 8 programs to expand available housing options. The incentive program for landlords includes financial assistance to cover the cost of heating inspections and repairs necessary to bring housing units into compliance with Section 8 criteria.

In only its first six months the Homeward Bound Partnership has found housing for 50 families and 19 mentally or physically disabled individuals. The Partnership has persuaded more than 30 landlords to take part in the Section 8 program, with five of these accepting their first voucher, and staff have ensured that all newly issued family unification vouchers were used.

As a consequence of the Homeward Bound Partnership efforts, the length of stay at local emergency shelters has been reduced dramatically and veterans, victims of domestic assault, the working poor, the mentally ill, and others are on their way out of homelessness.

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Guadalupe's Mutual Self-Help Program

(Guadalupe, AZ) — With some of the worst housing conditions in Maricopa County, Arizona, the Town of Guadalupe has developed a Mutual Self-Help Program aiding low- and very low-income families in building new houses as a joint effort. The key has been getting Hispanic and Yaqui Indian families living in Guadalupe to learn to join and work together to improve their living conditions.

In this program, approximately ten low and very low-income families make a commitment to work together to tear down and rebuild their homes. All the participants train together to work on all ten houses. Program administrators work with families to place them in temporary housing during the rebuilding. The U.S. Department of Agriculture's Rural Development Program pays for construction supervisors and equipment to build the homes, and families borrow at low interest rates to finance materials and pay for licensed contractors, who do the plumbing and electrical work.

The program is effective because it enables people living in low-income neighborhoods to come together cooperatively with little outside assistance. Participating families learn marketable skills that have led to jobs in construction trades.

The program has also enabled participating families to come together to play an active role in improving social aspects of their neighborhoods, especially curbing youth gangs. It has also taught valuable life skills needed to improve standards

of living and the quality of life. This is community building from the bottoms up.

32 houses have been built since 1995 as a result of the Mutual Self-Help Program. Families who previously lived with outhouses now have indoor plumbing and modern facilities. Property values in Guadalupe rose 19% last year due to the new housing. Individual houses costing approximately \$65,000 to build are now appraising at \$94,000. The Town is currently working on a new subdivision, where construction of 22 homes will involve the self-help program.

The project is funded through low interest loans made by USDA Rural Development, the Federal Home Loan Bank, the Arizona Housing Trust Fund, and Arizona and Maricopa County HOME funds from HUD.

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Students Build Homes and Lives

(Tucson, AZ) — Until recently, many “at risk” high school students living in the Tucson metropolitan area faced uncertain futures due to their involvement in the juvenile criminal system. But, Habitat for Humanity Tucson created a unique program to address both the community development needs of the greater metropolitan Tucson area and the “at risk” students.

The increased pride and commitment shown among the students is seen in their new outlook for the future, in the new homes, and in the subdivision itself. In addition to gaining valuable vocational skills, many of the students have earned higher education scholarships.

The students completed the final home in the subdivision in December of 1998. They built one of the homes in Casa Alegra to accommodate the needs of a disabled homeowner. The project is the only high school construction program in the nation carried out by Habitat for Humanity.

HUD provided a \$25 million grant to Habitat (under the Housing Opportunity Program Extension Act of 1996) to develop a construction skills training program that could be replicated elsewhere. Since then, Habitat and others have used the Casa Alegra model successfully for other local projects.

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Crossing Cultural Divides: A Model Solution

(Los Angeles, CA) — The Los Angeles Business Development Corporation Consortium is a partnership of four nonprofit organizations working together to alleviate problems arising from interactions among the culturally diverse citizenry and the Los Angeles Community Development Bank's microloan program.

Led by the Valley Economic Development Center (VEDC), other partners in the Consortium include New Economics for Women (NEW), the East Los Angeles Community Corporation (ELACC), and the Korean Youth and Community Center (KYCC). All four organizations work with small business populations throughout Los Angeles' multi-ethnic communities, particularly those located in Empowerment Zone areas.

Through this innovative partnership, the Consortium has created an efficient, multi-lingual and culturally sensitive intermediary model that can be replicated in other multi-ethnic communities.

To ensure long-term success for the program, the Consortium has also:

- n Increased the cash flow for community-based organizations via a fee-for-service pay system.
- n Built partnerships for marketing and outreach activities with private industry and trade groups such as manufacturers' associations;
- n Leveraged additional sources of funds for technical assistance and pre-loan services to businesses, including public, corporate and foundation resources.

- n Expanded intermediary activity beyond the Los Angeles Community Development Bank to include the California Economic Development Lending Initiative (CEDLI) and the Small Business Administration (SBA) Microloan Demonstration Project.

The Consortium's teamwork has produced significant results:

- n 16 loans were closed for a total of \$350,000;
- n 55 jobs were created or retained, for a total cost per job of \$6,350. This represents one of the most efficient uses of the development bank's capital to date.
- n A loan default rate of 4%, well below industry average for community development loans, and well below the average for the entire Los Angeles Community Development Bank portfolio.

The Consortium has created an efficient, multi-lingual and culturally sensitive intermediary model that can be replicated in other multi-ethnic communities.

Joblink's Multiple Services Open Multimedia Opportunities

(San Francisco, CA) — In the fall of 1997, the Bay Area Video Coalition (BAVC) launched “JobLink,” a job-training program designed to match low-income persons with entry-level opportunities in multimedia.

The Bay Area Video Coalition (BAVC) is the nation's largest media arts center providing the nonprofit sector access to media, education, and technology. Founded in 1976 by the Rockefeller Foundation, BAVC serves as a community-based advanced technology center. The agency offers 400 technical courses annually in an 11,000 sq. ft. state-of-the-art digital broadcast and post-production center, well-equipped with new media tools for nonprofits and Public Broadcast System producers.

BAVC sits at the intersection of two important phenomena: digital technology and economic development. BAVC has 25 years of established relationships with local industry, which already sees BAVC as a source for skilled labor. BAVC provides the link to connect low-income communities with the growing technology industry.

JobLink has been training low-income individuals in high-tech skills and has placed almost three-quarters of them in careers in the media industry and in other computer-invested industries. Training in these skills literally changes lives by

opening doors to new opportunities for people accustomed to thinking of themselves in dead-end, low-paying jobs.

The program focuses on individuals who live in Bay View, Hunters Point, the Mission, the Tenderloin, and the Western Addition districts of San Francisco. There is a concerted effort to attract women and minorities into the program.

The City of San Francisco uses \$150,000 in Community Development Block Grant funds to carry out this activity as a public service. The estimated annual program cost is \$600,000.

After one year of piloting this program, BAVC has trained 117 participants and attained a 73% success rate with job placement on an ad hoc basis. With the recent hire of a full time job developer, BAVC is aiming for an 80%-90% success rate in placement and retention. The placements result in jobs that pay a “living wage” far beyond minimum wage.

While BAVC is focused on the multimedia industry, the results of this approach to bridge the training gap between employment growth in the technology industry and the need for jobs in low-income populations can serve as a model for other industries.

“High-Rise from Hell” becomes Model Community

(San Francisco, CA) — A few years ago, life for residents of Geneva Towers, in the Visitacion Valley area of San Francisco, was a life of fear. Drugs and crime raged unchecked within and around the towers. Deliverymen would not enter the area and cab drivers refused to pick up fares there after dark. Residents were virtual captives in their units and had no local services to turn to for assistance. On a national news program, Connie Chung referred to the complex as “the high-rise from hell.” The housing complex consisted of 596 units of low-income family housing in 22-story towers. The residents were almost exclusively very low-income Section 8 recipients.

Today, Geneva Towers has been replaced with 148 units of secure garden apartments and is now called Heritage Homes. Residents can use a variety of services to help them become self-sufficient. What changed? The city, residents, and several organizations put in thousands of hours of hard work and dedicated some resources to turn around a seemingly hopeless situation. After consulting with the development’s residents, it was decided that the best course of action was to start over by demolishing the towers and replace them with low-rise apartments. The city selected a non-profit (Mercy Charities)/resident partnership, the Visitacion Valley Family Housing Association, to serve as the developer.

The city and the residents set goals for the area. As a result, the city and HUD signed a Memorandum of Understanding that listed the improvements and resources that each partner

planned to contribute. The City selected the Visitacion Valley Family Housing Association to redevelop the area. As a partnership between Mercy Charities, a non-profit developer, and the Geneva Towers resident organization, Visitacion carried out construction of the 148 garden apartments and the new community center. When the center is completed, Visitacion will own the community center and will lease it back to the City of San Francisco.

This collaborative effort has spurred tremendous interest in rejuvenating the Visitacion Valley, which is one of the lowest income neighborhoods in San Francisco. Another mixed-income complex, funded in part by HUD, is arising across the street. Together the two developments will be the center for community outreach programs to improve the social and economic conditions of the populations of both complexes. Two blocks away a developer is building a senior housing complex. The City has opened a new police substation in a nearby public housing complex that is also under renovation. New merchants are opening for businesses in the area and existing businesses are booming.

Funding for the \$40 million development included a HUD grant in the amount of \$6.7 million, HUD Section 8 financing of \$19 million over a 15 year period, \$7.2 million in CDBG funds, and \$7.5 million from the AFL-CIO Pension Matching Fund.

Area Partnership Revitalizes Neighborhood in Crisis

(San Diego, CA) — The City of San Diego knew its Vista Townsite Area was a neighborhood in crisis, but there was no plan on the books to salvage this area of 11,000 residents until the Vista Townsite Area Partnership was established.

The city needed a long-term plan incorporating social services, economic development, and neighborhood revitalization strategies. A coalition was formed by Townsite residents, social service agencies, the city's Redevelopment and Housing Department, the Parks and Recreation Department, the school district, the Chamber of Commerce, and local law enforcement agencies. Called the Vista Townsite Area Partnership (VTAP), the coalition set out to provide such a plan.

VTAP undertook as its mission improving the standard of living and quality of life of the Townsite's residents. Goals included providing for residents' overall well-being, feeling of safety and security, and physical and mental health.

The Partnership was one of the first beneficiaries of HUD's new Neighborhood Revitalization Strategy program opening doors to new funding sources including Community Development Block Grant funds, Section 108 funds, and WIC grants. The new funds were used to acquire land for a redevelopment project creating 760 new jobs and to improve the health of women of childbearing age.

New programs have been developed as a result of the partnership. VTAP became a community-based

development organization, providing leadership training and devising a three-year strategic plan. Six agencies collaborated on opening an employment training center.

Important by-products of VTAP's work include crime reduction and improved relationships between residents and local law enforcement personnel. Residents participate in neighborhood cleanup days and report crimes and criminal behavior.

Other small cities that do not qualify for Empowerment Zone nomination would do well to study the Vista strategy to see how it can work for them.

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Arizona Task Force Goes After Slum Owners

(Maricopa County, AZ) — “Top Twenty Slum Properties” screamed the headline, which appeared as a series of articles in the *Arizona Republic* that identified slum landlords in Maricopa County, Arizona. While most local governments agonize over how to take such landlords to task, Maricopa County stopped agonizing and started acting.

Putting pressure on property owners that violated health and safety laws was one of three strategies carried out by the county’s Slumlord Task Force. Formed in early 1998, the Task Force’s mission is to reduce slum properties and neighborhood blight in a manner that enabled residents to live without fear of retribution, but also protects the property rights of owners.

The Task Force’s first order of business was to write a tough new bill regulating slumlords. In the Fall of 1998, it unveiled the proposed legislation, which included a new law requiring property owners who rent residential property to disclose identifying information about themselves, thus eliminating the “absentee” landlord problem. The proposed law also allowed the authorities to take action against property owners who do nothing to curb illegal activity on their properties. Finally, it prevented property owners from selling a property to avoid prosecution. The state legislature passed the bill and the Governor signed it into law on March 22, 1999.

The new law attempted to identify and publicize the county’s “Top Twenty Slum Properties.” This effort caused almost immediate improvements in

some of the worst properties. The task force continues to monitor the properties not removed from the list and is currently seeking funding to develop educational materials to teach the public about the rights and responsibilities of landlords and tenants.

Members of the Task Force include the Arizona State HUD Field Office, Neighborhood Services, the City Prosecutor's Office, the Phoenix Police Department, Maricopa County Environmental Health Department, the Maricopa County Attorney's Office, and the United States Attorney's Office. Each of these members helped research laws, review procedures, and examine effective practices in other communities. Several members of the Task Force have formed an ongoing subcommittee, which includes community activists, tenant advocates, and other community agencies. The subcommittee is in the process of researching ways to provide information to the public about laws, procedures and resources available to address slum properties.

While most local governments agonize over how to take such landlords to task, Maricopa County stopped agonizing and started acting.

Fair Housing Council and Seton Hall Fight Housing Discrimination

(Hackensack, NJ) — When the volume of discrimination complaints overwhelmed the staffs of the Fair Housing Council of Northern New Jersey and the Department of Housing and Urban Development, they formed a partnership with Seton Hall Law School to increase their effectiveness. It has proved to be a mutually beneficial arrangement.

Complaint processing has been increased and law students are gaining hands-on experience in housing discrimination law as they research and process pending cases and participate in negotiations between the parties. Delays in processing complaints are down, and the council has been able to devote more of its resources to fair housing education and foreclosure counseling.

Aiding the council in its fight against discrimination is a FHIP Private Enforcement Initiative award of a two-year \$350,000 grant supporting the council's efforts to monitor discrimination in housing and carry on its outreach and education programs. The grant follows a previous two-year grant of \$500,000 which ended in November 1998.

The 1998 grant allowed the council to file with HUD discriminatory advertising complaints against thirty-two newspapers. Nineteen of those have been resolved through agreements requiring free advertising and in-house training. The remaining complaints are in negotiation.

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Neighborhood Entrepreneurs Program Turns Squalor into Housing

(New York, NY) — Neighborhood-based private property managers can acquire and rehabilitate clusters of abandoned city-owned and occupied or vacant buildings for use as rental housing under New York City's novel Neighborhood Entrepreneurs Program. By focusing on small, locally based entrepreneurs, the city is developing its local real estate capacity, while ensuring quality management and maintenance for the buildings.

Potential entrepreneurs are solicited to apply to join in the program through a Request for Qualifications. The New York City Department of Housing Preservation and Development, and the NYC Housing Partnership, a nonprofit corporation, jointly evaluate responses and select participants. Buildings selected for the program are purchased by the NYC Housing Partnership, which turns over the properties to entrepreneurs to oversee rehabilitation and eventually purchase the buildings upon completion.

Entrepreneurs are also partnered with local not-for-profit groups that assist with building stabilization and provide tenant support and training. The Program pays for renovation, operation, tenant social service needs, and maintains affordable rent levels for tenants.

From 1996-1999, the City completed and sold 114 buildings, producing 1,152 new units for 2,073 tenants. An additional 1,381 units are currently being renovated. The next two rounds of the NEP

will include development of 3,193 more units. Upon completion of these rounds, 5,726 units will have been renovated and sold into responsible private ownership through NEP. The City recently received funding for an additional 4,160 units which will improve the living conditions for 7,493 people.

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NJ Consumer Affairs Dep't Spearheads Housing Self-Sufficiency

(Trenton, NJ) — New Jersey's Department of Consumer Affairs (NJDCA) has enlisted each of the State's 21 counties in a program uniting the statewide welfare reform initiative with HUD assisted housing programs, specifically the Section 8 Family Self-Sufficiency Program.

The coordinating committee in each county reflects established partnerships made up of state, county, and local government agencies and representatives of private industry, non-profit agencies, and advocacy groups. This alliance strengthens the "Work First New Jersey Welfare-to-Work Program" that assists families seeking to make the transition from welfare recipients to self-sufficient wage earners.

Program administrators establish action plans for each family to set forth steps to economic self-sufficiency. Participating families receive counseling, referrals, job training, and employment assistance. A home-ownership escrow account is established for each wage-earning family.

Owned by more than 400 participating families saving toward homeownership, the escrow accounts now top \$1.2 million and are matched by the program's funds. Sixteen of the 1,200 families volunteering for the program now own their own homes, and more than 100 families in the program no longer need welfare assistance.

The backbone of the NJDCA program is a written

contract committing each participating family to specific timetables for attaining their educational, training, employment and homeownership goals. The resources of the program's entire network support the families in fulfilling their contract.

The State of New Jersey views this program as its contribution to the national mobilization toward self-sufficiency requiring every state to combine local solutions with efficient coordination of previously disjointed service providers and agencies. Beneficial transformations are taking place throughout New Jersey as participant families and their support networks work hard to ensure the program's continued success.



Showing Off College Life to Urban Kids at Syracuse University



(Syracuse, NY) — The Super Summer Program at Syracuse University introduces urban kids living in public housing to the opportunities and choices offered by a college education.

Since 1994, this program has attacked the educational and cultural disadvantages and the stereotype of failure experienced by inner city kids. Program organizers believe kids living in public housing need the same kind of exposure and encouragement available to kids in more advantaged neighborhoods. They developed a one-month residential camp on two university campuses to provide a total college experience.

The Super Summer Program grew out of a HUD commitment to encourage partnerships between public housing authorities and institutions of higher learning. HUD supports the program through National Youth Sports Grants and the

Comprehensive Grant Program. Matching funds come from Syracuse University and the State University of New York at Oswego.

Academic enrichment, increased understanding of health and fitness, and avoidance of destructive behaviors are some of the positive things that 13- to 17-year-olds take away from their Super Summer Program experience. Program participants live in college dormitories, eat in the students' dining halls, and meet other kids their age from all over Syracuse while they take part in academic, athletic, cultural and social activities that give them a real taste of what the college experience is all about.

Community members speak to program participants about career options, and seminars are held on topics such as the environment and drug abuse. Frequent field trips expose the students to other colleges and to attractions such as the city's museums and parks. Program staff note that the social and emotional growth and increased communication resulting from these activities are just as important to the students' overall growth as is the academic enrichment they experience.

In interviews, 20 past participants said the Super Summer Program gave them a greater interest in attending college and provided the incentive for making positive changes in their lives, such as working harder in school, making greater use of computers, finding out more about careers that interest them, applying for college scholarships, and tutoring younger students.

Parents of participating students have noted the benefits of the Super Summer Program, too. "My daughter is nicer and reads more to her younger brother," one mother said. "My son stopped looking so angry for the first time in years," was one father's observation.

Benedict House Marine Hospital

(Buffalo, NY) — A former hospital has been converted to meet needs for transitional housing and for an emergency shelter with supportive services in Buffalo.

The Marine Hospital project was a collaboration between Benedict House (the housing agency), Sisters of Charity Hospital (the original owner of the property), the Preservation Board, and the City of Buffalo. The project resulted in the total rehabilitation of a significant historic structure — the old Marine Hospital — on a site in Buffalo’s rapid transit corridor.

The \$2.4 million project cost was funded by the New York State Homeless Housing Assistance Program (\$900,000), HUD’s Emergency Shelter Grant (ESG) (\$688,800), and Benedict House (\$800,000).

The Benedict House/Marine Hospital adaptive reuse project was selected as a “best practice” because the project itself was a model of community participation and collaboration, and featured a number of replicable design elements. Because of the nature of this development, numerous community meetings were held to allay neighborhood fears and to address NIMBY concerns.

The program resulted in the adaptive reuse of a historic structure to provide both apartment and congregate style living opportunities for persons with AIDS. The project also met a number of other needs of the sponsor and the partners. New health

services and major transportation links were created, as well as, badly needed additional parking for the Sisters of Charity Hospital to help support its long-term economic health.

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Ready, Willing and Able to Get a Job and Get Off the Streets

(New York, NY) — Economic empowerment and work experience leading to full-time jobs and permanent housing for the homeless of New York City is the goal of Ready, Willing, and Able (RWA), a project of the Doe Fund.

Partially funded by HUD, RWA is a residential program providing paid work and training for single homeless adults. RWA currently serves approximately 350 participants from each of four locations: Brooklyn and Harlem, New York; Jersey City, New Jersey; and Washington, DC.

As trainees, participants are paid some \$5.50 per hour, 35 hours a week, cleaning and maintaining communities while receiving educational, substance abuse, and pre-employment services during the evenings at an RWA transitional housing residence. To help prepare them for life after graduation, they are required to pay a room and board fee of \$65 per week and save a mandatory \$30 a week, which is returned to the trainee and matched by the Doe Fund upon graduation.

Costs for a single program participant to stay for 9 to 12 months in RWA range between \$23,972 and \$31,950. The HUD Supportive Housing Program (SHP) funding provides about 30% of the funds needed. RWA raises the remaining 70% through donations and in-kind services received from local governments, foundations, grants, private donations, and fees collected for room and board.

Virtually all RWA trainees are impaired by multiple severe barriers to employment. After participation in the program for nine months or more, however, trainees graduate to permanent, self-supported housing and full time jobs paying an average of \$9.00 per hour.

The most measurable outcome of RWA is that it has helped more than 750 homeless individuals achieve sobriety, employment, and permanent housing. The vast majority have continued to live independently for follow-up periods of up to three years.

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Realtors Work to Overcome Barrier to Fair Housing

(Kansas City, MO) — Dozens of complaints about unfair advertising in a real estate trade magazine led a group of Kansas City realtors to work with members of the media, fair housing advocates and developers to create advertising guidelines complying with the Fair Housing Act. As a result, advertisements in the magazine now use minority models in ads for housing services and opportunities.

The Kansas City Fair Housing Center, a FHIP grantee, filed 36 complaints with HUD alleging that most realtors and developers in Kansas City did not picture appropriately diverse models in their advertisements. Led by Ron Jaffee of the Metropolitan Kansas Board of Realtors, the advertising task force identified this barrier to fair housing then worked with stakeholders to remove it. HUD's Floyd O. May and Robbie Herndon provided technical support to the task force.

Agency officials praised the panel for “a yeoman’s job” of furthering fair housing practices in the city.

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Real Time Communications Upgrade Services in Kansas City.

(Kansas City, MO) — An information tracking system set up by the Mid America Assistance Coalition (MAAC) allows participating agencies to establish timely systematic communications about services provided by some 3,300 agencies to needy citizens in the Kansas City metropolitan area.

This program, the MAACLink Computer Network, was established in 1985, and first funded by local foundation grants.

In 1997, the Department of Commerce provided additional funding, along with companion matching funds from Kansas City area foundations, corporations, businesses, and individuals to support an upgraded and expanded system. Approximately 11 foundations, 11 major businesses, 8 religious/service organizations, and scores of individuals currently provide financial support.

Having expanded from only six agencies on line in 1985 to more than 180 direct and indirect agency participants today, MAAC's information-sharing interactive database supports Kansas City area social service agencies by providing information about emergency assistance needs in the metropolitan area.

Components of the system include:

- ◆ Information and referral program data about callers and requests for assistance.

- ◆ Documentation of the Homeless Case Management program's participants' progress toward their goals and the means by which discretionary funds used by case managers for families in the "Strengths-Based" system are administered.
- ◆ MAACLink's Utility Fund Management program allocates utility assistance dollars through MAACLink for on-line fund accounting.

During 1998 MAACLink was a key tool in providing over \$1 million in on-line utility assistance to 5,514 households comprising 16,770 individuals. More than 550 homeless families received assistance through case management. Over 40,000 calls for assistance were tracked in categories including utilities, food, shelter, and clothing.

This data and the communications channels the network has fostered have become the bedrock of the Kansas City HUD's Continuum of Care formulation and the Consolidated Planning Process. Components of MAACLink are now being implemented in Baton Rouge, Louisiana and Little Rock, Arkansas.

Sioux City Microenterprise Development Program Paves Way to Economic Self-Sufficiency

(Sioux City, IA) — Economic independence through self-employment is the goal of Sioux City's Microenterprise Development Program (MDP). This partnership of public and private resources helps low- and moderate-income individuals, welfare recipients and immigrants start their own businesses as a way to achieve economic self-sufficiency.

A keystone of MDP is classroom training sessions given by the Institute for Social and Economic Development (ISED) to people meeting program criteria who want to start their own businesses. The curriculum includes skills assessment, personal financial management skills training, realistic goal setting techniques, business feasibility analysis, business management and financial packaging. ISED also provides one-on-one counseling and works with program participants to help them identify funding sources for their new small business enterprises.

Private banks developed special funding packages for trainees, forming a \$1.6 million loan pool for use by ISED clients. Two banks paid for advertising the training sessions. Other funding is provided by the Iowa Department of Economic Development's Self-Employment Loan Program, the Targeted Small Business Financial Assistance Program, and the Self-Employment Fund of Iowa.

HUD contributions come from the Community Development Block Grant program. Many small business owners have volunteered as speakers on a wide variety of topics at the sessions.

Funds are available to serve 47 individuals each year. The goal is to produce eight complete business plans and to have eight participants start a new business or expand an existing one. Thus far, 171 individuals have undergone the training. More than 51 business plans have been completed, and almost 30 small businesses have been started or expanded.

The positive impact these new businesses have is wide-ranging. Many serve populations in low-income neighborhoods, some promote cultural diversity, and other serve the needs of the elderly or handicapped. All have added to the quality of life in Siouxland.

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Rural Housing Authority Improves Life for Nebraskans



(Omaha, NE) — The Terry Carpenter Family Investment Center in Scotts Bluff County, Nebraska is a reminder of the contributions public housing authorities can make in rural America as well as cities.

The two million dollar center, a creation of the Scotts Bluff County Nebraska Housing Authority in western Nebraska, features a 20,000 square ft. multipurpose facility, an outdoor park, a full size soccer field, two softball fields with dugouts and bleachers and a snack bar with rest rooms.

The center features a senior room, a licensed day care center, a daily Head Start program, an alternative high school servicing three school

districts, a computer lab for students and residents, the Greater Nebraska Job Training program, and an eight thousand square foot gym with seating for 250. A commercial kitchen feeds children enrolled in Head Start and day care.

A HUD family investment center and CDBG grants provided the basis for the center with additional grants from the Village of Terrytown; Union Pacific Railroad, Platte Valley Builders, the Nebraska Arts Council; U.S. Bank; First Tier Bank; Scotts Bluff National Bank; Platte Valley Bank; Kansas/Nebraska Foundations; KN Energy Corporation; and the Van Steenberg Law Firm.

The 11-acre site, an abandoned drive-in movie lot, was donated to the project. Operational costs are supplemented by rent from Head Start and the alternative high school. Volunteer support completed the community effort to make the center a reality.

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Denver Rent Start Jump Starts Families

(Denver, CO) — “Rent Start” is a partnership between the Denver Department of Human Services, Key Bank, the Metro Denver Board of Realtors Foundation, and Community Housing Services. The main purpose of the program is to help individuals and families acquire and maintain affordable, permanent housing through loans and grants for security deposits and first month’s rent. Outreach is done primarily through homeless shelters, transitional housing programs, and social service agencies.

Interested persons apply for loans through Community Housing Services (CHS). Completed applications are sent to Key Bank for approval. If the application is denied for a conventional loan, it is referred to the “Rent Start” fund and an amount equal to the loan is put into a certificate of deposit, which can be used to repay the loan if it is in default after 90 days.

HUD Emergency Shelter Grant funds and contributions from the Metro Denver Board of Realtors Foundation fund the program.

While the application is under review, applicants complete an Effective Tenant Training Program (ETTP). This is a four-session, 12-hour program that covers money management and credit issues, housekeeping and maintenance, and tenant rights and responsibilities. Once the loan is approved, a CHS case manager helps the participant locate appropriate housing and complete the HQS inspection.

Loans are available for up to \$1,000. Applicants must demonstrate that they can provide 25% of the move-in costs. Payments are spread out over 24 months. For loans that are kept current, portions of the loan are forgiven. Ultimately, up to 60% of the loan may be converted into a grant. As loans are repaid the money goes back into the revolving loan fund and helps provide money for other loans.

Currently 85% of “Rent Start” participants are still in housing. These formerly homeless individuals and families have moved from shelters, motels, and transitional programs into permanent, affordable housing. They have been trained to be effective tenants and have taken a major step toward establishing a better credit record. In addition, being involved in this program has increased the awareness of the for-profit partners to homeless issues within their communities.

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Crooked Tree Stands Tall for Memory of Activist Polly Sullivan

(Boulder, CO) — Murdered in December 1998, housing activist Polly Sullivan left behind the legacy of a successful beginning to an ambitious community housing program in Boulder, Colorado.

A member of the Muskogee Creek tribe, Sullivan worked with the Denver Indian Center to develop a 48-room, single-occupancy (SRO) housing project called Crooked Tree. Sullivan envisioned Crooked Tree as a model for community housing developments sponsored by non-profit organizations. She was a leading advocate for the project and coordinated resources with other organizations such as the Indian Law Clinic, Heritage Christian, the City and County of Denver.

Crooked Tree was built on the now-defunct Lowery Air Force Base. Sullivan's idea was to renovate one of the barracks for use by single people making the transition from living on the street to more permanent housing. Originally properties such as Lowery AFB were to be used for economic redevelopment, not for housing, but recent changes in the law now allow this type of property to be used to meet the needs of homeless people.

The Crooked Tree housing project is a renovated three-story barracks containing 48 one-bedroom apartments for homeless single men and women who need transitional housing. Five of the units were built according to Americans with Disabilities Act specifications.

This ambitious project was funded with a HUD Economic Development Opportunity Grant, Section 8 moderate rehabilitation funds, and funds from the Colorado Housing and Finance Authority. In addition to the SRO housing, Sullivan brought in other groups and resources to provide a community center, a job placement office, a counseling center, and a fully functioning library.

At Crooked Tree's first anniversary in March, 1999, the people living in this warm, comfortable environment paid tribute to the dedication, vision and hard work of Polly Sullivan.

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Inmates Manufacture Housing for Underserved Citizens

(Pierre, SD) — More than 300 people in South Dakota now own their own piece of the American dream due to a program designed to increase homeownership among residents traditionally underserved by the private housing market. The Governor's House program uses the work of state prison inmates to manufacture affordable housing and make it available across the state, even in the most remote rural areas.

South Dakota, like many rural states, was experiencing a severe shortage of decent, affordable housing in 1996. Elderly, disabled or Native American state residents often found homeownership to be an unattainable goal. High housing costs were forcing elderly people to move into apartment buildings and group homes. Persons with disabilities, even when they could find affordable housing, faced high housing and renovation costs. The isolation of Native Americans, who often live on reservations far from homebuilders, found that the private housing market to be virtually nonexistent.

The state found a solution through the Governor's House Program, which purchases homebuilding materials in bulk and uses Springfield Prison inmates in Pierre to build energy efficient modular homes. In addition to keeping the inmates engaged in productive activity, the program provides them with valuable vocational skills they can use when they leave prison. When the state finds an eligible buyer, it delivers the 786-foot homes anywhere within its borders.

Finished homes sell for \$22,000 and are available to state residents over 62 year of age, those with disabilities who are at least 18 years old, and Native Americans living on reservations. The success of the program has turned Springfield Prison into a major center for housing production. The prison has recently expanded its production capabilities and now manufactures 200 new homes each year.



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dream...*

Landmark North Dakota School Finds New Life Sheltering Seniors

(Beulah, ND) — When this small community on the Knife River needed a modern school, replacing its beautiful old structure was the only alternative to closing down the school. The town built a new school, and local history buffs and community activists fretted that the edifice of their beloved alma mater, a historic landmark, would deteriorate beyond repair.

The identified need for affordable senior housing close to the services available near the town center provided the solution.

Working with resources from the Federal Home Loan Bank of Des Moines, the Bank of Beulah, the North Dakota Housing Finance Agency, the North Dakota Historical Society, the USDA's Rural Development program, and HUD's HOME and CDBG programs, officials saved the languishing Beulah Middle School and turned it into the School House Apartments.

This project kept the character of the 1920s schoolhouse while providing modern living facilities for physically challenged adults 62 or older, some of whom use the available rental assistance program. The 26 one-bedroom and 2 two-bedroom units boast individually controlled heating, emergency call services, and complete living quarters. The building has controlled entry access, laundry facilities, an elevator, a beauty shop, community rooms, individual storage compartments, a parking area, and access to the adjacent Beulah Recreation Center.

This project has received a lot of attention and generated pride among the population of this small community that has fond memories of its middle school.

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Colorado Mortgage Lenders Association Attacks Lending Discrimination

(Denver, CO) — When it set a five-year goal of lending a billion dollars to minority, low-to-moderate income, and first-time home buyers, the Colorado Mortgage Lenders Association (CMLA) took dead aim at discrimination in mortgage lending.

The CMLA signed a Fair Lending-Best Practices Agreement with HUD in 1996, and in early 1997 formed a Fair Lending-Best Practices Committee to implement a Best Practices Initiative. In collaboration with HUD-FHEO, the University of Colorado at Denver's Department of Sociology, Star Mortgage, Vectra Bank, Colorado Housing Finance Agency, Sierra Funding Corporation, and the Colorado Civil Rights Division, the CMLA is addressing lending disparities in Colorado's underserved markets.

Best Practices agreements have been signed with 16 CMLA members who certified their commitment to fair lending practices. Two specific sets of voluntary self-testing protocols have been identified and will be presented in seminars, and job fair information has been distributed to CMLA members.

The initiative has reached several of its goals, including developing a guide to affordable housing, distributing job opening announcements, drafting a consumer brochure on how to obtain mortgage loans and starting a mentoring program guided by a minority mortgage lending

professional. As part of the mentoring effort, Denver public school personnel have discussed a curriculum covering the home buying process and credit management. A guide on these subjects will be written and distributed to high schools.

The program has not only developed means such as the self-tests, brochures and guides; it is also well on its way to achieving the ends: an increase in the number of mortgages made to the target population. The \$1 billion goal is within reach and progress has exceeded all expectations, with \$750 million lent by the program's fourth year.

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Home Ownership Increasing among Montana's Urban Native Americans

(Billings, MT) — Two-thirds of Montana families own their homes, but until recently, fewer than a quarter of the Native Americans living outside reservations did.

This disparity is being reduced through a coalition the City of Billings has formed with 23 partners to provide assistance to median income families and first-time home buyers at or below 60 percent of the median income, soft second loan assistance for Native American families, and mortgage financing through the Montana Board of Housing, FHA, and conventional lenders.

Previous home ownership efforts aimed at the Native American community have focused on reservation-based populations; urban Native Americans were not targeted by major initiatives, even though they represent the largest minority group in Montana. A major strength of the current program is that it consists of a network designed by Native Americans specifically to help Native Americans achieve their home ownership goals.

The Billings Native American Partners in Homeownership Program is a coalition including federal, state, local and tribal governments, the local school district, Native American groups, and local church groups. Each partner commits to specific actions and responsibilities to ensure success.

Benefits for the Native American population have been impressive, as shown by the rapidly increasing number of homeowners among Billings' Native American residents. Forty-four Native Americans have participated in the Partnership program since its inception in 1998; 27 of them have completed the loan process and qualified for a loan. Almost half of these have purchased homes; the remainder are actively house-hunting.

The community's economy has benefited as well. The Partnership's primary sponsor, Western Security Bank, has closed on mortgages totaling almost \$2 million. Other local banks and mortgage companies have increased business and seen improvements to their bottom lines thanks to the Partnership.

Forty-four Native Americans have participated in the Partnership program since its inception in 1998; 27 of them have completed the loan process and qualified for a loan.

Low-Income Housing, Corporate Tax Incentives Rise from Building Supply Donations

(Chicago, IL) — Vision Chicago, a faith-based organization, was asked to help Chicago's affordable housing developers lower the cost of homes built for low income families. Borrowing from a similar program in Baltimore, Vision Chicago began The Storehouse in 1995.

The Storehouse, which operates out of an 18,000 square foot distribution center in Chicago's Empowerment Zone, distributes donated building materials to community organizations, churches, affordable housing groups, and low-income individuals. Lumber, paint, floor covering, plumbing supplies, electrical supplies, drywall, windows, doors, and cabinets are just some of the building supplies transformed into corporate tax breaks for the donors and housing for Chicago's income-eligible residents.

Vision Chicago started the Storehouse with a \$100,000 grant from the Chicago Empowerment Zone. The HUD field office included the Storehouse in a training program for non-profit organizations providing housing for the homeless.

The current annual budget of \$525,000 is met in part by the \$25 annual fee paid by each organizational member. There are more than 150 corporate donors, 900 organizational members, and 800 low- and moderate-income family

members supporting this non-profit organization. Product handling fees of 10 to 25 percent of the retail price of the products contribute to the operating costs.

Making such use of excess building materials donated by private businesses has lowered the cost of low income housing in Chicago by at least 10 percent. Storehouse estimates it has saved its users more than \$2.5 million in building costs since 1995. Additionally, the organization provides a constant source of construction materials to low-income neighborhoods in Chicago.

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Tenant Hotline Empowers Residents

(Chicago, IL) — Empowerment takes many forms. In Chicago, the Metropolitan Tenants Organization (MTO) empowers local residents by organizing and educating them about their rights as tenants under the law. The MTO, a non-profit citywide membership organization founded in 1981, operates a CDBG-funded Tenant Hotline to answer questions and refer callers to appropriate resources such as HUD and FHEO. Since receiving its first telephone call in 1994, the Hotline has helped 50,000 callers resolve their tenant-related problems.

Area volunteers, many of whom are former callers, staff the hotline five days a week, for a total of 18 hours. They receive a minimum of eight hours of training, including how to counsel callers, how to match available resources to specific tenant concerns, and how to recognize when a caller needs legal representation. MTO keeps an average of 30 trained and active volunteers on board, each of whom contributes six or more hours per month to the hotline.

Chicago's Department of Housing worked with the MTO to centralize tenants' calls and initiate the hotline. By organizing local tenants, and then focusing their efforts on housing issues, the MTO is instrumental in giving tenants a voice in decisions affecting the affordability and availability of decent and safe housing in Chicago.

In addition to providing immediate, short-term guidance to troubled tenants, hotline staff maintains a database that tracks the numbers and

types of calls by city ward, community area, and zip code. By analyzing this data, MTO staff identifies critical tenant issues and trends, and determines what changes are required to improve living conditions for the long-term. The MTO distributes statistical reports annually to local ward offices and also uses the data to assist other MTO programs, member groups, and citywide housing advocacy programs.

HUD assists the MTO by conducting training for volunteer operators. The MTO, by providing tenants with advice and information about their housing-related rights, continues to build a solid line of defense against deteriorating housing and landlord neglect in Chicago. As a result, empowered tenants are preserving affordable housing for themselves and their neighbors.

Quite a few hotline volunteers have participated in MTO's strategic planning process over the past five years, while some have gone on to become MTO Board and committee members, as well as influential community leaders.

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Illinois Neighborhoods Initiative Improves Quality of Life in Chicago Communities

(Chicago, IL) — The University of Illinois at Chicago's Neighborhoods Initiative is a showcase for the benefits of neighbors working together for a common goal.

The University formed partnerships with organizations in the Pilsen and Near West Side areas to improve residents' quality of life. The effort has spawned more than 40 multi-disciplinary projects focusing on creating economic development opportunities, providing homeownership workshops, and offering tutoring and training services to improve job skills and increase literacy.

Local public and private organizations, schools, libraries, medical centers, and youth clubs have joined together to address the complex needs of the two low-income Chicago neighborhoods bordering the University. The skills, knowledge and hard work of these partners have led to more affordable housing, improved educational resources, after school youth activities, mentoring programs, improved community mental and physical health services, increased job skills and employment, and redeveloped commercial areas.

Neighborhoods Initiative originally was funded in 1994 by a grant from the Community Outreach Partnership Center and the Joint Community Development Program. Funding sources have grown to include public, private and foundation resources including the Chicago Department of

Housing and the First National Bank of Chicago. The five-year Affordable Housing Fund and Commercial Development Projects have received \$1 million; other projects have operating budgets ranging from \$25,000 to \$100,000.

All Neighborhoods Initiative projects have measurable objectives to help keep the program's efforts on track toward achieving revitalized neighborhoods and productive residents.



Resident Health Advocates Increase Child Immunization Rates in Three Pilot Programs

(Chicago, IL) — Inner-city kids are now protected against childhood diseases, thanks to a cooperative effort to improve immunization coverage of toddlers between the ages of 19 months and 35 months in three pilot cities.

The Childhood Immunization Demonstration Project is immunizing preschool-age residents of public housing in Chicago, Philadelphia and Kansas City. It's a three-year pilot project funded by the Centers for Disease Control (CDC), using resources from HUD, the Departments of Health and Human Services/CDC and the Corporation for National Service.



All project employees are residents of public housing, employed part-time as Resident Health Advocates (RHAs) to provide education and referrals to their extended families, friends, and neighbors. The RHAs receive on-the-job training while increasing immunization rates in their communities. Nine RHAs in Chicago used their new skills to move from welfare to work.

In Chicago, the City's Department of Health made project funds available to Hope for Kids, a non-profit organization that administers the Community Outreach Resource Education Project for residents of Altgeld Gardens. The RHAs working at this public housing development in the city's southside used their experience with a variety of community programs to become leaders and valued resources in their community. Three RHAs were elected to the Altgeld Garden Resident Advisory Council.

The RHAs have racked up some impressive statistics in Chicago. As of May 1999, 792 children are actively enrolled in the program, and 813 immunization records have been reviewed. More than 260 families were educated and referred to health care providers when it was discovered that their children needed to be immunized; 93 of these children were also referred to WIC, Head Start, child care services, primary care physicians, and other programs and services.

In addition to successfully increasing immunization rates, the Childhood Immunization Demonstration Project has produced trusted and reliable networks to ensure that children under three years of age receive basic primary and secondary health care.

Minneapolis Musical Fights Housing Discrimination

(Minneapolis, MN) — The damaging effects upon the community and its residents of racism and stereotyping are explored and set forth in “Like Waters Rolling Down: A Musical Play About Justice in Housing” produced by Illusion Theater in Minneapolis.

Playgoers are introduced to the subtleties of racism, the effects of discrimination on all protected classes and how to resolve problems in housing discrimination. The production educates those in the audience who have little experience with discrimination and validates the experience of those who do.



To address differences in suburban and urban audiences, Illusion Theater has developed several variations of the play. Performances have generated meaningful dialogue about housing discrimination, and have provided guidance on how to recognize and move against housing discrimination.

“Like Waters Rolling Down” is a production of the Illusion Theater funded by the Minneapolis Metropolitan Interfaith Council on Affordable Housing (MICA), under an Education and Outreach Initiative Community Tension Grant. The play is a collaborative effort to promote fair housing involving city governments, non-profit organizations, faith-based organizations, and private businesses.

Production costs were underwritten by a \$56,000 HUD FHIP grant in 1997 with \$164,000 in additional funds from the community. Script writing, performances, printing, and related costs were \$56,000.



Fair Housing Floats in on Water Bills

(Minneapolis, MN) — Jaime Pedraza, Director of HUD's Minnesota Field Office, is fighting for fair housing with the help of the Minneapolis City Council, the Civil Rights Department, and the Water Department.

“If you were robbed, you’d report it. . . . But, most victims of housing discrimination don’t report it.” This is the message of the first two lines of Fair Housing flyers prepared by a unique partnership in the City of Minneapolis, Minnesota. In December, 1998, Pedraza, contacted the Minneapolis City Council to ask if they would allow a fair housing flyer to be inserted in the April 1999 water bills. After the Minneapolis City Council, presided over by Council President Jackie Cherryhomes, gave approval, they formed a unique partnership with HUD, the Civil Rights Department, and the Water Department to produce the flyer.

The Civil Rights Department coordinated printing and translating the flyer into ten languages, including Spanish, Vietnamese, and Russian. Citizens are told to contact HUD or the Commission on Civil Rights regarding housing discrimination. After the flyers were printed, the Water Department staff mailed them with the April, 1999 water bills. The flyers were distributed to teach citizens what can be done to stop housing discrimination.

More than 95,000 households were made aware of their housing rights and furnished with information on who to contact to help resolve any

housing discrimination problems they might encounter. The flyer informs citizens of the subtlety and sophistication of today's housing discrimination and arms them with a way to fight it. The cost was borne by the City of Minneapolis.

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Mortgage Bankers Loosen Purse for Fair Housing

(Washington, DC) — In an unprecedented effort to assist low income borrowers, the Mortgage Bankers Association (MBA) of America has reached out to minority home buyers in response to HUD's call for equal access to mortgage credit.

The need for greater opportunities to finance home purchases has been made patently clear by federal and state court cases, federal studies, reports, and newspaper articles showing that minority and low-income borrowers have not had equal access to mortgage financing.

In September 1994, HUD and the MBA came together and executed a voluntary Fair Lending - Best Practices Agreement, the first of its kind between a Federal agency and a national lending trade association. In December, 1997, MBA and HUD renewed this partnership, signing the Master II Agreement.

Pursuant to this agreement, the MBA has devised a program to increase the number of minority professionals in the lending industry, working through its state affiliates to develop curricula for community colleges and technical schools aimed at teaching the skills necessary to qualify for positions such as loan originator, processor, underwriter, loan servicer, and loan counselor. The curriculum has been structured around a series of guides addressing such topics as residential underwriting and escrow administration. Several community colleges have already begun to offer this certificate program.

The MBA has established a number of “Best Practices” models for lender members, using discrimination-free actions and practices, and increasing their lending to minorities and low-income borrowers. It holds Fair Housing Conferences and other lending conferences geared to training lenders in achieving the goals established in the Master Agreement. The MBA also provides publications and other educational information in various languages so non-English speaking persons and persons with disabilities will understand fair lending laws and lenders’ eligibility requirements.

Aside from HUD and MBA, the partnership comprises citizens, community colleges, technical colleges, and individual mortgage lending institutions. Educating individuals in the mortgage lending field will also help address the shortage of job training and homeownership opportunities currently available to minority and low-income individuals. The MBA devised an innovative measure to help minorities and low-income persons have equal access to purchase money mortgage credit.

The MBA provides education and outreach to minority and low-income communities through community college/technical college curriculum. Though no HUD funds go to the MBA, members of MBA are employees of lending institutions which make FHA loans to the public.

Hamilton County Cops Arrest Housing Bias

(Cincinnati, OH) — Hamilton County police chiefs are placing their departments on the battlefield against unlawful housing discrimination, and Cincinnati's local cops are learning about the Fair Housing Act and other civil rights laws, by enrolling for an anti-bias training program run by Housing Opportunities Made Equal (HOME).

HOME's goal is to make law enforcement and other community service providers aware of how their actions affect housing opportunities. The program offers insight into the way law enforcement agencies are perceived and how hate crimes should be handled. Police officers are taught how to understand and react to criminal acts based upon the race, color, religion or ethnicity of the victim.

The four part training curriculum, features presentations from HOME, policemen, hate crime victims, local community leaders, law enforcement executives and civil rights leaders in the affected communities.

Funding costs are borne by individual police departments.

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Asian Americans for Fair Housing Translate Housing Opportunity

(Flushing, NY) — In the Flushing section of Queens, New York, a two-year-old pan-Asian civil rights organization is fighting for housing rights by breaking down language barriers for Asian immigrants.

The Asian Americans for Equality Fair Housing Center is the first and only organization to reach out across the Asian community — Chinese, Korean, Vietnamese and Indian, among others — to provide specifics on fair housing rights and remedies for protected classes. The center has produced a fair housing-fair lending video in Chinese and Korean, and translated several HUD booklets into Chinese and Korean. It also provides fair housing and mortgage counseling services, and recruits local attorneys for a legal referral service.

Asian Americans for Equality investigates discrimination complaints and conducts community education and training seminars. A pool of Asian testers has been recruited and trained to investigate suspected discriminatory practices. It has filed seven complaints with HUD, four of which have already been settled.

The center, established with the assistance of a \$500,000 HUD grant, recently received a two-year, \$213,626 Fair Housing Initiatives Program grant to expand its services.

*The Asian Americans
for Equality Fair
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Internet Broadens Fair Housing Information

(Nashville, TN) — The Tennessee Fair Housing Council broadened its reach when it expanded its website (www.fairhousing.com) to include the National Fair Housing Advocate Online (NFHAO). The site offers information on housing laws and issues to assist consumers, communities, landlords, real estate professionals, fair housing workers, private fair housing organizations, and FHAP agencies.

Features include: news stories, press releases from HUD, the U.S. Department of Justice and other fair housing organizations; action alerts; fair housing expert advocates discussing housing issues; and a discussion forum.

Visitors to the site will also find links to seventeen other sites such as the Chicago Area Fair Housing Alliance, Fair Housing Congress of Southern California, and North Dakota Fair Housing Council. Eventually, the site will feature the full text of cases indexed in the Fair Housing/Fair Lending Reporter Index of Cases.

The council has received approximately \$300,000 from the Fair Housing Initiatives Program for its operations.

The Tennessee Fair Housing Council broadened its reach when it expanded its website... to include the National Fair Housing Advocate Online (NFHAO). The site offers information on housing laws and issues to assist consumers, communities, landlords, real estate professionals, fair housing workers, private fair housing organizations, and FHAP agencies.

Seattle Housing Opportunities Fair Draws Diverse Crowd of African Immigrants

(Seattle, WA) — A first-of-its-kind housing opportunities fair held here on May 15 brought together hundreds of African immigrants with 30 housing and housing services agencies for workshops on home buying, low-income housing alternatives, fair housing and tenant's rights.

Sponsored by the Seattle Office for Civil Rights (SOCR), the fair drew about 200 members of the city's diverse African immigrant population, including people from eight different language groups. Eight out of every ten participants stayed for the entire, five-hour event, according to SOCRA officials.

SOCRA provided simultaneous interpretation in four primary languages and recruited more than 40 "language volunteers" to help people not fluent in English with filling out applications and talking to housing officials. Numerous applications for housing or services were filled out at the fair, officials said.

Public and non-profit agencies gave the SOCRA fair high marks for the helpfulness of the interpreters and volunteers, officials said. In addition, SOCRA and the African service agencies have received many calls from city residents praising the fair and suggesting more such fairs, they said.

A first-of-its-kind housing opportunities fair held here on May 15 brought together hundreds of African immigrants with 30 housing and housing services agencies for workshops on home buying, low-income housing alternatives, fair housing and tenant's rights.... Eight out of every ten participants stayed for the entire, five-hour event, according to SOCRA officials.

People, Inc., Program Going Strong in its Thirtieth Year

(Buffalo, NY) — Since its beginnings in 1970, People, Inc., has provided services to Western New York residents with developmental disabilities. The program was founded by parents seeking services that would help their adult children reach their highest potential and allow them to function well in many areas of society.

The organization's Project Development Department homeless uses HUD Section 202 and Section 811 grants and McKinney Homeless Program funds to generate new housing and to provide medical, educational, and other support services for their target population. More than 5,000 people each year use at least one of the organization's services. Housing is provided to 600 residents in 70 facilities in three New York counties.

People, Inc., has increased the accessible housing stock because the program ensures that all newly-built housing meets the latest standards for housing accessibility. The organization's 1,500 employees have worked hard to overcome community objections to having special needs housing built in their neighborhoods. Their efforts have paid off in many new residential group homes.

Two interesting by-products of the organization's work are that public awareness has been greatly expanded about the special needs of persons with disabilities, and local housing inspectors have been educated about the latest and best techniques in accessible housing construction.

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Program in Eastern Washington State Helps House Migrant Farmworkers

(Yakima, WA) — Farmworkers and their dependents in the Yakima Valley go home to mainstream housing each night thanks to an innovative program begun by the Office of Rural and Farmworker Housing (ORFH).

ORFH invested HUD funds from several programs in community-based housing to change the farmworkers' nomadic existence that traditionally has been part of the growing and harvesting cycle in Eastern Washington's agricultural areas. Currently, ORFH has more than 650 housing units at 81 different sites serving approximately 3,500 farmworkers and their families. Upon completion, 7 planned housing developments will provide affordable homes for more than 1,000 farmworkers and their dependents.

Not having to uproot their families means that farmworkers can provide a stable family base for their children and other family members and do not have to face racial and ethnic opposition when they travel to new communities. ORFH encourages tenants in its housing developments to be involved in management and maintenance of the facilities. Farmers benefit from the program, too, because it relieves them of the need to build housing for farmworkers and helps stabilize their labor force.

ORFH is an independent, non-profit organization that has worked hard to establish effective working relationships among growers, advocates,

community leaders and state officials. ORFH's programs have been well accepted thanks to the organization's plan of minimizing the impact on the community by building infill housing on established sites and researching zoning laws before proposing developments to make certain there are no valid reasons to deny zoning applications.

Community relations are central to ORFH's success. The organization works with the community in a development's planning stages to respond to community concerns. "Not-in-my-back-yard" problems are minimized because of this extra effort, and because the Fair Housing Hub is involved.

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Chicago Mounts Campaign to Create More Accessible Housing for People with Disabilities

(Chicago, IL) — A vast array of agencies and community groups joined together in an all-out, 18-month campaign to enhance compliance with fair housing laws and to build more housing accessible to Chicago area residents with disabilities.

Guided and funded by the Mayor's Office for People with Disabilities (MOPD), the education and outreach effort ran from October 15, 1995 through March 15, 1997. Seminars, pamphlets and posters were aimed at people with disabilities, the housing construction industry including architects, developers, contractors and building owners, government agencies and the legal community.

The program was financed with a \$146,838 HUD FHIP grant, an \$86,086 contribution from the City of Chicago and an additional \$20,000 to reprint educational pamphlets.

The multifaceted program is an organized effort aimed at educating people about rights and responsibilities to implement the Fair Housing Amendments Act (FHAA) and other housing accessibility laws.

During the 18-month campaign, 106 projects were reviewed for compliance with FHAA, an effort that disclosed more than 2,000 accessible housing units.

Thousands of posters entitled “Access Benefits Everyone and It’s the Law,” were distributed to teach people with disabilities about discrimination and their rights.

More than 400 people attended seminars on fair housing and technicians answered 200 requests for assistance under FHAA. Since the end of the education effort, 255 additional projects have been reviewed, contributing to the availability of 3,200 accessible housing units.

The success of the campaign is evident from the results, according to HUD officials: Accessibility is now designated on building permit applications and Chicago is one of the few U.S. cities where accessibility reviews for FHAA and other laws have been incorporated into the building permit review process. The design and construction community has responded favorably to the mandatory review process, officials said, because it limits their liability. Finally, officials said, disabled people have been empowered by the initiatives spearheaded by MOPD.

The design and construction community has responded favorably... because it limits their liability.

Grandparents Get Help in Child-Rearing from University's Community Outreach Partnership Center

(Kansas City, MO) — Grandparents, especially grandmothers, are responsible for raising more than 50 percent of all children in Kansas City's African-American neighborhoods. They now are getting help with this daunting task from the University of Missouri's Kansas City Community Outreach Partnership Center.

Having responsibility for raising grandchildren places a weighty financial burden on grandparents, and presents them with challenges in helping the children cope with school, homework and behavioral problems.

The Kansas City Community Outreach Partnership Center developed and implemented three programs to help grandparents raising their grandchildren.

The Grandparent Needs Assessment Program supplies survey data for decision-making by the other two programs.

The Grandparent Outreach Program refers grandparents to critical resources and provides information and social services.

The Grandchild Enhancement Program sponsors a summer academy and year-round tutoring and mentoring activities to minimize educational risks and behavior problems.

Grandparent Outreach currently serves more than 100 participants. The summer academy has grown from 30 children its first year to 50 in 1999. The school district is cooperating with the program to monitor students throughout the school year. It is expected that student performance will improve because of the students' participation in the programs.

The Community Development Corporation of Kansas City, which has helped with outreach activities since the program's inception, will assume responsibility for the program when current funding ends.

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National Initiative Connects Residents to Technology and Self-Sufficiency

(Richmond, VA) — A new initiative is sweeping HUD-insured and other HUD-assisted developments throughout the country: connecting residents to computers and the Internet via community technology hubs called Neighborhood Network Centers. Across the nation, Neighborhood Network Centers have helped residents and landlords of HUD-assisted properties get jobs, find needed services, and a renewed sense of respect. Since HUD first began the initiative in 1995, more than 480 centers have opened their doors and 620 additional housing developments plan to open centers.

Committed, inclusive partnerships are the secret to this phenomenal success. Landlords, businesses, schools, universities, government agencies and community groups collaborate to develop a business plan for the center and then equips it with computers. Residents use the technology in each center as the first step to obtaining the education and services they need to become self-sufficient.

HUD's original goal was to create 500 Neighborhood Network Centers by year 2000. It will surpass that goal this year. Neighborhood Networks Centers are in every corner of the nation, in 278 cities and in 47 states plus the District of Columbia and Puerto Rico. With start-up costs of approximately \$100,000 per center, this initiative has successfully leveraged a total of \$50,000,000 in private investments to date.

Young people who use the centers often have a renewed interest in school. The centers offer adults a proven path to employment through job training and job development opportunities in areas such as services, retail, manufacturing, administrative support, insurance and microenterprise development. The enhanced access to information provides all residents with the tools needed for quality healthcare and other services.

Residents are not the only people who benefit from the centers. Owners and landlords of developments with a Neighborhood Networks Center have witnessed a stunning increase in property values, and a decrease in vandalism. For HUD, an increase in property value enhances the risk-position for the FHA-insurance fund. Direct benefits to the community partners include access to a new workforce and an increase in customers and clients.

HUD actively encourages the development of these centers at all of its assisted properties. Although it initially funds the center, it finds that many centers can become sustainable through a partnership that includes the private sector.

*Neighborhood
Networks Centers are
in every corner of the
nation...*

Private Program Enables 3,500 Families to Become Homeowners

(Omaha, NE) — “Just Sold” is a sign appearing increasingly on Nebraska’s front lawns since the state’s housing finance agency began its homebuyer program. These new homeowners were able to overcome obstacles of relatively high downpayment and closing costs by using this privately funded program.

For many low- and moderate-income Nebraskans, a lack of funds for downpayment and closing costs are the major barriers to homeownership. These families, who have good credit and the ability to make the monthly payments, do not have the excess funds available to pay upfront down payment and closing costs. To help remove this barrier, the Nebraska Investment Finance Authority (NIFA) created a cost efficient, self-funding and self-amortizing program that gives new homebuyers 4.25 percent of their loan amount to help “close the deal.”

With the homebuyer assistance program, low- to moderate-income families can obtain a first mortgage at a very competitive rate and finance the up front costs with a second mortgage that may never have to be repaid. In return for a slightly higher interest rate on first mortgages, borrowers who meet all of the qualifications for NIFA’s Single Family Program can obtain the necessary down payment and closing cost funds. All borrowers are required to put at least \$500 of their own funds into the transaction. NIFA assumes all risk of loss on the second soft mortgages.

Incredibly, taxpayers do not pay a single penny to fund the program. Initially, NIFA funded the program out of its general operating fund, which does not use Federal or state dollars. Since January 1998, NIFA funds the program by issuing low cost, highly efficient general obligation bonds. HUD, the U.S. Department of Agriculture, and the U.S. Veterans Administration serve as guarantors or insurers of NIFA single family loan products.

Since it began in February 1996, more than 3,500 low- and moderate-income families have purchased homes using this program. More than 50 percent of these families earn incomes that are 80 percent or less of their county's median income.

“Just Sold” is a sign appearing increasingly on Nebraska’s front lawns since the state’s housing finance agency began its homebuyer program.

Mutual Housing: A Chance for Homeownership

(Chicago, IL) — After the previous owners had defaulted on a HUD assisted loan, HUD took ownership of the Ginger Ridge development in Chicago. By selling the development to a nonprofit, HUD was able to use a FHA Upfront Grant to perform a substantial rehabilitation that cut the number of units in the complex by 50 percent. Seizing upon the rehabilitation as a chance to help residents become homeowners, the resident association put a mutual homeownership structure in place.

The redevelopment of the Ginger Ridge Mutual Housing Association's complex had a significant impact upon the residents of both the housing complex and the surrounding community. Renovation of the property created renewed development interest in and around contiguous neighborhoods. It also spurred economic development opportunities that are stabilizing the community. The development helped 469 residents become homeowners, revitalized the community, and exemplifies the public/private sector partnership concept.

The \$32 million project was financed with a HUD Upfront Grant totaling \$17,658,750; tax exempt bond financing totaling \$9,600,000; HOME funds in the amount of \$1,672,207; owner's equity of \$4,300,000; and other contributions in the amount of \$912,281. HUD sold the property for a \$1 acquisition price and provided 276 Section 8 vouchers for eligible residents.



The development helped 469 residents become homeowners, revitalized the community, and exemplifies the public/private sector partnership concept.

Partnership Initiatives Provide Effective Housing Solutions

(Norman, OK) — In a short time, the Norman Oklahoma Affordable Housing (NOAH) partnership has carried out a wide-range of effective initiatives to tackle the city's pressing housing needs. In an even shorter time, the partnership has helped the homeless, low-income families, and people with special needs obtain housing.

As a public-private partnership, NOAH works with a variety of organizations to design and carryout its affordable housing strategies. To get a handle on the housing issues in the city, NOAH surveyed the existing housing stock, identified and prioritized critical shortages of affordable housing, and developed action plans to fill the gaps.

The partnership took on homelessness as its first task. It formed a nonprofit organization that provides housing assistance and services to homeless high school students. It coordinated the development of the city's Continuum of Care, developed a model housing lease, and preserved 21 housing units reserved for the homeless.

Next the partnership improved the city's affordable housing programs. It facilitated the development of a nonprofit affiliate of the Norman Housing Authority to help the housing authority become more involved in preserving, developing, and managing affordable housing. It also created House 52, a new program that builds affordable housing for low-income households.



In addition, the partnership helped people with special needs obtain affordable housing. After successfully seeking affordable housing development and operation funding, it built 44 housing units for low-income elderly persons and 17 units for low-income persons with chronic mental illness. It also recruited two nonprofit organizations to submit applications for Section 202 and Section 811 housing for the elderly and disabled.

HUD funds are not used to support the NOAH partnership. The costs for coordinating its activities are borne by the individual members of the NOAH partnership. Members of the partnership include the Oklahoma State Multifamily Program Center, Texas State Office Multifamily Property Disposition Division, Oklahoma State Public Housing Center, Oklahoma State Office Economist, Oklahoma State Office of Community Builders, Oklahoma State Office of Community Planning and Development, the National Affordable Housing Training Institute, Legal Aid of Western Oklahoma, Action, Inc., Habitat for Humanity, and the University of Oklahoma.

Housing Counseling Agency Promotes Fair Housing

(Jackson, TN) — Using funds from both the Housing Counseling Grant program and Community Development Block Grant (CDBG) Program, West Tennessee Legal Services, Inc. (WTLS) has counseled more than 1,200 persons in the last 2 years and has provided fair housing enforcement, education, and outreach to people in a four-state area.

WTLS has been a HUD-approved housing counseling agency since 1990 and provides comprehensive housing counseling services to 17 counties in West Tennessee through four offices



in Jackson, Dyersburg, Huntington, and Selmer, Tennessee. In addition, it works with Legal Service Corporation entities across the State of Tennessee, East Arkansas, north Mississippi and the State of Alabama. A cooperative arrangement between them makes WTLS responsible for Fair Housing Act enforcement services, education and outreach to persons seeking to pursue their rights under the Act who may be at risk of becoming victims of intimidation or harassment.

Using a comprehensive intake procedure, WTLS examines all incoming legal cases to identify housing-related problems and forwards such cases to its housing division. Over the years, HUD has provided \$250,000 in Housing Counseling Grants to WTLS. The city of Jackson has provided \$25,000 in CDBG funds and the Legal Services Corporation has provided \$150,000.



Of the 1,212 people counseled in 1997 to 1998, 18 were homeless and placed in permanent housing. WTLS also provided homebuyer education classes to 302 participants and provided rental counseling to 725 people. It was also able to help 63 families update their mortgage. During these same grant periods, WTLS provided pre-purchase counseling and seminars to 108 families. Twenty of these families purchased homes that totaled \$872,150 in sales.

Residents Agree: Transportation is Key

(Oakland, CA) — Picture this vision: a low-income neighborhood with attractive streets, adequate parking, convenient bus service, shuttles to the subway, pedestrian-oriented shops, and safe walkways. The transportation steering committee in West Oakland's Acorn-Prescott neighborhood is turning this vision into reality.

The Acorn-Prescott has the usual list of problems and possibilities common to many urban neighborhoods. It contains a troubled housing development known as Acorn Apartments, a well-worn shopping center called Acorn Plaza, and recently renovated public housing developments. Neighborhood residents have the usual list of issues when trying to access transportation and services. Bus routes are not always convenient and do not always operate at hours when residents must travel to and from work. The subway, which can transport residents to jobs in the suburbs, is far away. Streets and sidewalks are often unattractive or unsafe. Auto transportation is beyond the reach of many residents, who must walk to their destinations.

To help the city capitalize on the public housing revitalization occurring in the neighborhood, residents participated on a steering committee that assessed transportation problems and recommended solutions. Consultants worked with neighborhood residents to understand the strengths, needs, and problems related to transportation in this low-income community.

Together, they prepared comprehensive assessments and recommendations for all modes

of transportation in the neighborhood. Recommendations included improvements to roads and sidewalks, better bus routes, and a shuttle service that would link up commuters with regional transportation. Full implementation of the plan will create a more aesthetically pleasing environment, as well as safer pedestrian access to shopping, jobs, and transportation nodes.

The Plan includes 12 streetscape designs, 6 shuttle route alternatives, and several bus route improvements. Funding is in hand for three new streetscapes that will be rebuilt at a cost of about \$1.21 million dollars. The remaining improvements will cost approximately \$10 million dollars. The neighborhood will continue to seek funding until the transportation plan is fully implemented.

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Agency Serves the Under-Served

(Lubbock, TX) — Guadalupe Economic Services Corporation (GESC) is a housing agency with a mission to serve communities and people traditionally not served by the private housing market. Created in 1970 to revitalize the Guadalupe neighborhood of Lubbock, Texas, GESC has gradually branched out to serve isolated rural areas and the Colonias (underdeveloped communities along the Texas-Mexico border usually without adequate housing, plumbing, sanitation, or community services). It has also expanded to serve groups of people who are often ignored by the private housing market, such as those with extremely low-incomes, the homeless, and veterans.

Over the years, the agency has originated more than 20,000 single-family mortgages and built over 300 single-family homes. GESC purchases HUD owned single family properties, renovates them, and then sells the properties to qualified homebuyers. In addition, HUD has designated GESC as a statewide community housing development organization (CHDO) eligible to receive funds under the HOME program. Using HOME funds, GESC is developing affordable housing in Sierra Blanca, an area that has not seen any new home construction in 50 years. GESC will pre-qualify potential homebuyers, provide homebuyer education, and place the approved homebuyers with a permanent lender.

The Texas Department of Housing and Community Development gave the agency \$300,000 to provide low-interest loans for

affordable housing for low-income families living in rural areas or the Colonias. GESC has also developed a working relationship with the Texas Veteran Land Board Low-Income Program to provide maximum home purchase loans of \$45,000 at 0 percent interest to low-income veterans.

Since GESC became a HUD-certified counseling agency in 1986, the agency has counseled over 4,000 clients in the Lubbock and El Paso areas. It is currently using a \$29,000 grant from the National Council of LaRaza and a \$38,000 HUD grant to provide housing counseling. The agency recently began serving the homeless and other low-income people. It obtained HUD approval to operate a lease-purchase program that targets both homeless people and families earning under 80 percent of their area's median income.

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Changing the Face of Homeownership

(Washington, DC) — When people own a piece of their community, they have a stake in their community. The Neighborhood Reinvestment Corporation (NRC), a congressionally chartered nonprofit organization, has spearheaded two campaigns that have helped thousands of families own a stake in their own community. These campaigns prove that lending in lower-income communities—often viewed hard-to-reach markets—can provide a good investment for both buyers and lenders.

The economic impact of these two national campaigns has been staggering. The NeighborWorks Campaign for Homeownership, launched in 1993, generated \$1.1 billion of investment in communities. Founded by NRC, the national NeighborWorks network creates healthy communities through partnerships of residents, government, and business leaders in nearly 600 communities.

Currently underway, the NeighborWorks Campaign 2002 has an even higher goal. It plans to create an additional 35,000 new homebuyers, educate 250,000 families on homeownership, and leverage \$2.5 billion of investment in underserved communities by the year 2002. The Campaign is the largest national initiative of its kind. Banks, insurance companies, secondary market lenders, government agencies, the real estate community, and other groups are working with more than 100 local community-based organizations to increase homeownership among low- and moderate-income families.

The foundation of these highly successful initiatives is a technique called full-cycle lending. With this approach, lenders, government agencies, and NeighborWorks organizations collaborate to help families that might not qualify for a conventional mortgage. The partnership provides a continuum of resources and services to prospective homebuyers at each step along the path to homeownership. Elements include prepurchase homebuyer education, flexible loan products, property services, post-purchase counseling, and neighborhood impact.

When it concluded in 1998, the NeighborWorks Campaign for Homeownership had surpassed its goals by more than 59 percent. It helped 15,880 low-and moderate-income families become homeowners and counseled about 102,450 people. In many targeted neighborhoods, property values rose as a result of the campaign. Additionally, NeighborWorks clients had a delinquency rate lower than FHA-insured or VA loans. The campaign's 90-day delinquency rate was 0.90 percent, while that of FHA-insured loans was 1.29 percent and VA's was 1.13 percent.

As a HUD-approved national intermediary for housing counseling, NRC receives Housing Counseling funds from HUD of \$1 million annually. NRC's national and regional private sector partners, who include Fannie Mae and Freddie Mac, each contributed \$1.5 million per year for the 5-year period of the NeighborWorks Campaign.

CommonBond Links Housing and Employment



(St. Paul, MN) — “If you can’t do it yourself, get a partner—or better yet, get CommonBond.” This philosophy sums up the reason CommonBond Communities, Minnesota’s largest nonprofit provider of affordable housing and services, is in such high demand. CommonBond has 35 housing communities in 25 cities around the Minneapolis-St. Paul metropolitan area. The organization’s 2,300 rental housing units are home to over 3,300 low-income residents, of whom one-half are senior citizens and 100 are residents with special needs.

From wisdom born of years of experience, CommonBond staff know that providing housing is not enough to help people become self-sufficient. In addition to developing housing, CommonBond has eight Advantage Centers in eight housing communities. These centers offer technology-

oriented learning environments and are staffed with well-trained, on-site program coordinators and volunteers.

CommonBond uses a comprehensive approach to develop quality, affordable housing, using the centers and a career program to help residents find full-time jobs. In the past year, more than 1,100 residents have attended English as a second language and other classes that cover financial, health and mental health issues. Using center resources, 19 residents have become first-time homebuyers and 72 residents have relocated to market rate housing. The centers receive a total of \$544,000 in annual HUD Service Coordinator fees and contributions from local foundations and local lenders.

CommonBond's Career Advantage, which is offered at the centers, helps adults move from welfare to work. In addition to job placement, the programs teaches "soft skills" such as on time arrival, appropriate work appearance, and good work habits. Job placement involves the entire family—not only the parent who is seeking employment. Program staff follow-up with participants once they find a job to help employment go smoothly. The program has been very successful. So far, 63 participants have found full-time jobs with benefits.

The nonprofit organization's comprehensive set of housing and service programs caught the attention of the Minnesota Housing Finance Agency last year, who awarded the agency its 1998 Partner in Affordable Housing Award. Next year, CommonBond staff want to help 100 people gain full-time jobs with benefits, 75 families to move to market-rate rental housing, and 25 families to become first-time homebuyers. If past success is any indication, the agency will surpass its goals.

Hot Housing Scoops

(Washington, DC) — A HUD Housing organization created to inform agency staffers about the reorganization arising out of the HUD 2020 Management Reform effort has evolved into a newsletter serving all the stakeholders in Housing programs and policies, within and outside the agency.

Housing On The Move!!! (HOTM) provides weekly reports on Office of Housing events and top agency personnel changes, features showcasing employees and spotlighting programs and projects, updates on policies and plans, and articles on what's happening and what's "hot" in assisted housing nationwide.

As such, HOTM serves not only as an internal newsletter, but as a marketing tool to inform HUD's external partners such as lenders, building contractors, landlords, residents and officials of state and local governments and non-profits about progress, problems, solutions and opportunities in housing programs.

By keeping its audiences apprised of thinking and actions at HUD, HOTM — which is also sent by E-mail to all Housing employees and posted on the World Wide Web — makes it easy to spread the word about successful initiatives like the Officer Next Door Program. The weekly also brings recognition to outstanding contributions by employees, such as those who worked through the weekend to find housing for elderly tenants displaced by a fire.

Continued contributions from Field Offices, Program Centers, HOC's, Hubs and Headquarters

staff to HOTM keep the newsletter informative and useful to Housing staff and external audiences.

The newsletter lets neighborhood and community residents know that Housing staffs are working to ensure that they have and can enjoy safe, affordable, decent housing and attain the American dream of homeownership.

HOTM serves not only as an internal newsletter, but as a marketing tool to inform... about progress, problems, solutions and opportunities in housing programs.

Targeted Housing Effort Renews “City within a City”

(Charlotte, NC) — Low- and moderate-income residents of distressed neighborhoods in Charlotte have a reason to celebrate. A HouseCharlotte program, a new initiative that focuses on 43 economically depressed areas—a “city within a city”—is increasing homeownership opportunities and revitalizing neighborhoods. HouseCharlotte is also creating middle-income neighborhoods that attract residents with a mix of incomes. It has also reduced the substantial disparities in access to homeownership that previously existed in the city.

To unlock the enormous potential for expanded homeownership, the city worked with Fannie Mae to combine downpayment and closing cost assistance with subsidies to qualified individuals, families, and nonprofit organizations. A five-tiered system of housing assistance helps ensure that people with a variety of incomes can buy homes in the neighborhoods.

HouseCharlotte provides downpayment and closing cost assistance of up to 2 percent for persons earning 80 percent or less of median income. It provides downpayment and closing costs assistance of up to 8 percent for persons earning 60 percent or less of median income. The program subsidizes people or nonprofit organizations that acquire and rehabilitate houses, and downpayment and closing cost assistance of 2 to 8 percent to nonprofit agencies to facilitate lease-purchase arrangements with the future borrower.

Since 1997, House Charlotte has helped 167 persons become homeowners. It has also expanded the market for housing construction, home sales, and mortgage lending to the targeted neighborhoods. In 1997, Charlotte set aside \$1 million dollars of its HOME and CDBG funds to be used with Fannie Mae Affordable Housing Funds. The program is designed to be a 5-year program. The City Council reauthorizes the program annually.

Since 1997, House Charlotte has helped 167 persons become homeowners. It has also expanded the market for housing construction, home sales, and mortgage lending to the targeted neighborhoods.

Weed and Seed Cuts Crime Dramatically

(Honolulu, HI) — A successful crime reduction initiative, called Weed and Seed, is providing a safer environment for residents and businesses in a distressed area of Honolulu. Under this initiative, Federal, state and city law enforcement agencies work with private businesses, nonprofit agencies and the city. Using an approach that combines prevention with a focus on “quality of life” crimes, the partners have reduced crime by more than 50 percent in one of Honolulu’s highest crime areas.

Weed and Seed partners focus on crimes such as drug use and prostitution, while at the same time focusing on preventive social services and neighborhood appearance. In addition to cutting crime in half, the initiative has eliminated drug dealing and eliminated graffiti near Mayor Wright Homes. The partners created a drug court as an alternative to incarceration for non-violent drug users and established a Safe Haven Community House.

Residents of the neighborhood, in addition to feeling safer, have a renewed sense of community. Clean, safe streets have encouraged civic pride and increased the involvement of local businesses in the area, which includes 12 HUD-assisted multifamily developments, two Federal low-income public housing developments, and the Chinatown CDBG revitalization area.

Weed and Seed partners include HUD’s Honolulu Field Office, the United States Attorney, the Housing and Community Development Corporation of Hawaii, the city and county of

Honolulu, Aloha United Way and the Honolulu Police Department. Funding to support this successful partnership was provided via a HUD Weed and Seed grant in the amount of \$235,000 and \$25,000 from the Aloha United Way to pay the salary of the Weed and Seed Coordinator and other administrative expenses.

Using an approach that combines prevention with a focus on “quality of life” crimes, the partners have reduced crime by more than 50 percent in one of Honolulu’s highest crime areas.... Residents of the neighborhood, in addition to feeling safer, have a renewed sense of community.

Business Executives Invest in City's Future

(Madison, WI) — A group of Madison business executives committed to neighborhood improvement created a winning approach to neighborhood revitalization and affordable housing. They purchase blighted properties, renovate them, improve rental management, and develop a wider range of human services.

The Future Madison Housing Fund, a private nonprofit organization established by the executives and funded from local businesses, is the vehicle used to create neighborhood change. Future Madison and the city began their first joint endeavor at the Vera Court neighborhood. Their comprehensive revitalization approach turned the neighborhood around, increased resident stability, lowered the crime rate, attracted new residents, and increased resident satisfaction.

The \$5.7 million dollar Vera Court revitalization, which involved 120 units in 12 buildings bordering a single dead-end street, demonstrates how the private sector can take the initiative in community development using public funds as a foundation. Using \$265,000 in CDBG funds and \$445,000 in HOME funds, Future Madison purchased and rehabilitated the properties. After buying the properties from several owners, it consolidated ownership and management under a single entity.

Future Madison and the city established a coalition of business partners to recruit, train, and employ neighborhood residents in the renovation of the buildings. It constructed a free-standing neighborhood center to provide job training

programs and permanent job development opportunities to the residents. Renovation of 120 housing units included the creation of 58 HUD assisted affordable rental units for low and moderate income families.

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Center for Deaf Services Fosters Innovation and Pride

(Los Angeles, CA) — The Deaf Services Center in the residential neighborhood of Eagle Rock provides housing and services to the local deaf and hard-of-hearing community. As a successful example of adaptive reuse of a historic building, the center stands as a source of pride for many members of the community.

Developed by the Greater Los Angeles Council on Deafness (GLAD), the center has been recognized for meeting the special needs of the deaf and hard-of-hearing. GLAD opened the interior of the building to create a “deaf-friendly” environment. This new environment provides better sight lines to facilitate signage and other soundless communication, provide upgraded life safety features, offer in-room TTY devices, and provide monitors for communication with visitors. It includes 14 units of HUD Section 811 supportive housing along with an administrative and community center. The facility accommodates GLAD’s existing activities and provides a base from which to build new programs.

Due to the innovative features of the rehabilitation, GLAD faced several issues concerning mixed-use development where HUD’s securitization requirements could have competed with the requirements of other lenders. Innovative thinking by the local staff protected the long-term affordability for the residential units while still meeting the private lender’s requirements for priority of their loan. The compromise reached between HUD and Wells Fargo Bank resulted in a use restriction recorded in first position on title,

guaranteeing affordability for 14 housing units for a period of 40 years. Wells Fargo's mortgage is subordinate to the use restriction but has priority over all other financial obligations.

The center is both an exemplary local project with national renown and significance. The \$6.8 million dollar multi-service center was funded from a variety of sources: HUD Section 811 funds; city CDBG funding; an SBA loan; Wells Fargo Bank financing; and GLAD funds.

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*Innovative thinking
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the residential units...*

Casa Heiwa is Truly a House of Harmony

(Los Angeles, CA) — The first multifamily housing built in Little Tokyo since World War II reflects the spirit of the community. Named Casa Heiwa, combining the Spanish word for house, and the Japanese word for Harmony, the project is a success story for community cooperation.

The goals of the project met were to provide:

- n Replacement of affordable housing destroyed by the city of Los Angeles' redevelopment process;
- n Appropriate-sized affordable housing for working poor families in Little Tokyo and downtown Los Angeles;
- n Housing for fixed-income senior citizens; and
- n A "community within a community" through on-site amenities.

A bonus has been the economic impact. Casa Heiwa's effect includes bringing more than 250 new residents (representing 11 different ethnic groups) into the community, increasing the resident population of Little Tokyo by 20%. This has been a boon to nearby restaurants, other businesses and community organizations, and has spurred renewed interest in development of the surrounding neighborhood.

Casa Heiwa consists of 100 units with a mix of large family units (3 and 4 bedroom) and 1-bedroom and studio units for senior citizens.

Amenities include recreational facilities, a child care center for over 70 children, and a Computer Learning Center offering classes for adults, senior

citizens, youth and children interested in becoming familiar with computers and learning new skills to access better jobs. Ground floor tenants include the corporate offices of Little Tokyo Service Center Community Development Corporation (LTSC CDC), along with the Asian Pacific Islander Small Business Development Program and the Asian Miracle Marrow Match Program.

A courtyard provides green space and barbecue areas for the residents, who also maintain a vegetable garden. The LTSC CDC staff is multicultural and multi-lingual with linkages to various local community-based organizations bringing in a wide range of culturally sensitive and appropriate services and programs.

Casa Heiwa was completed in 1996 by LTSC CDC, at a total project cost of \$17.2 million dollars. Funding sources included a combination of debt and equity from the Los Angeles Redevelopment Agency, Century Freeway Housing Program, Low Income Housing Tax Credits, and the Affordable Housing Program of the Federal Home Loan Board.

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Housing Innovation in Action

(Ford Heights, IL) — With the help of HUD staff, residents of two cooperatives in one of the Nation's poorest suburbs were able to overcome serious debt delinquencies and rehabilitate their homes. The Sunnyfield Cooperatives, two nonprofit housing developments, had been held by HUD for a number of years. Located in an economically depressed neighborhood in Ford Heights, Illinois, the two cooperatives consisted of 100 single-family homes that had suffered from financial mismanagement.

In desperate need of substantial rehabilitation, the cooperatives were only able to secure private construction financing on the condition that their existing \$900,000 in delinquent HUD debt remained the separate responsibility of the cooperatives. However, the cooperatives could not afford the construction loan and the existing HUD debt. Staff from HUD devised a plan to remove the delinquent debt from its books, allowing the rehabilitation to occur. They also found a way to keep the cooperatives in place without displacing any of the families by giving eligible residents housing vouchers.

HUD required the cooperatives to provide a deed-in-lieu of foreclosure and negotiated the sale of the cooperatives to another cooperative entity for \$10 dollars. This transaction successfully occurred and the cooperative is being fully rehabilitated and yet remaining affordable for the existing 97 homeowners. The Community Investment Corporation provided the project with a new mortgage for \$2,450,000.

This successful rehabilitation effort involved the HUD Chicago Multifamily Housing staff, HUD Fort Worth Hub, Congressman Jesse Jackson, Jr., Community Investment Corporation, Century Place Development Corporation, Mayor Bennett of Ford Heights. In addition, the cooperative community and their local government formed a partnership to offer support and leadership throughout the suburb of Ford Heights.

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Consolidated Program Helps Thousands Buy Homes

(Albuquerque, NM) — Affordable homebuyers in New Mexico can now receive a virtually seamless continuum of services to help them reach homeownership. The New Mexico Statewide Homeownership Counseling and Outreach Program consists of a single system of housing programming, planning, and delivery.

The New Mexico Mortgage Finance Authority (MFA) leads this statewide effort to improve homeownership opportunities for low-income residents. The initiative combines seven community-based nonprofit organizations to create a uniform system for delivery of pre-purchase counseling linked to financing from MFA. The seven organizations, with strong housing services and experienced housing counseling staff, carry out the program.

The initiative has enabled MFA to provide more than \$1 billion dollars in affordable housing loans to 25,237 families. Minority borrowers comprise 47 percent of the total and single-parent families comprise 14 percent. Neighborhood Housing Services of Santa Fe, one of the MFA partners, assisted 79 families with low-incomes to purchase their homes. In addition, 1,450 potential homeowners have graduated from one of the homebuyer education classes administered by the partnership since 1992.

Eighteen private organizations have contributed about \$2 million to the initiative. HUD helps fund the program with a \$315,000 Housing Counseling Grant.

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Apartment Coalition Takes on Criminals

(Richmond, VA) — To combat crime in public and private housing development, Henrico County's Division of Police formed an apartment coalition to foster communication between apartment managers and the division. Although the division's aggressive law enforcement tactics had displaced many lawbreakers from housing in the county, many simply moved into another development and repeated their criminal behavior.

Clearly, a better solution was needed. The coalition enhanced cooperation between the police and the apartment managers, which prevent criminals from moving out of one development and into another. Due to its expertise in public and assisted housing, HUD serves as a valuable source of information and advice for the coalition. Costs associated with marketing the program to property managers is covered by a fee of \$2.50 that is charged for the membership packet.

The coalition's crime-fighting efforts have paid off. Since 1993, more than 181 multifamily properties have joined the coalition and the numbers are still growing. The frequency of repeat offenders moving from one housing complex to another has been drastically reduced. The coalition is currently developing a crime-free lease addendum to leasing agreements. The addendum will give property managers the legal authority to remove residents engaged in criminal activity from the properties.

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Center Links Residents with Employers

(Washington, DC) — The Gateway @ Edgewood Terrace has become a hub of training and jobs for the residents of its Washington, DC neighborhood. The Neighborhood Networks Center provides participants with office computer training, career development services, and job placement services.

Located in the Edgewood Terrace apartment complex, the center offers a 12-week Computer and Office Skills Employment Program. Residents receive 120 hours of hands-on training in Microsoft Office, supplemented with 156 hours of vocational evaluation, personal and professional enhancement, career exploration, and job placement. The Gateway course curricula has been reviewed and approved by the Microsoft Corporation, and is offered at little or no cost to program participants.

The center delivers a comprehensive package of computer skills training leading to an industry-recognized professional skills certificate that significantly increases employment prospects. It has developed partnerships with local businesses to help train residents. For example, Bell Atlantic provides participants with specialized computer training that leads to a job on the Bell Atlantic customer service team.

The program's success can be seen in its 56 graduates, 55 of whom have found employment with Bell Atlantic or other employers identified through the center's job development division. An additional 22 program participants have earned academic scholarships to The Catholic University of America.

The \$300,000 start-up costs for the center were part of a \$25 million dollar HUD Property Disposition Grant that included the substantial rehabilitation of the Edgewood Terrace property. The center's current annual operating budget totals \$1.4 million dollars. Corporations, foundations, and local governments provide help fund the budget.

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Win Coalition Works to Increase St. Pete's Affordable Housing

(St. Petersburg, FL) — St. Petersburg's Mayor and the President of the City's Housing Roundtable got it right when they put together the Working to Improve Our Neighborhoods (WIN) coalition to expand the city's supply of affordable housing.

WIN began with a Policy Committee chaired by the Mayor and the Housing Roundtable President. Other members were representatives of six participating lenders; two non-profit housing developers; the local associations of Realtors, contractors and builders; and two neighborhood association umbrella groups.

The number of private lenders has grown to 16 since the program's inception, and the number of non-profit housing organizations actively participating in the program is now 12. The lenders provide home buyers and home owners with access to affordable home financing through WIN Coalition participation and Community Reinvestment Agreements totaling \$30 million.

Some developers receive funds for developing affordable housing through direct loans under a Housing Recycling Program. Other developers are under contract to provide homeownership training; loan origination, prequalifying, processing; post-purchase counseling; and foreclosure intervention.

The City's significant strides in increasing homeownership rates, organizing restoration of owner-occupied homes, and recycling vacant and

abandoned properties improved the quality and quantity of the city's housing stock. Property values in targeted areas increased by 22 percent, compared to 7 percent for the city as a whole. In one year, the city and its partners provided down payment assistance to 311 homebuyers and helped 461 existing homeowners with repairs and improvements.

To increase the pool of motivated and informed homebuyers, the city contracted with the Affordable Housing Corporation of Pinellas County for Homebuyer Club services. Homebuyer Clubs help potential buyers cure credit problems, accelerate promotional activities, and generate a pool of qualified clients through recruitment and prequalification services.

The city's new Homebuyer Club will emphasize three initiatives through a Challenge 2001 Steering Committee. The Committee will recruit community volunteers to prequalify potential homebuyers, encourage large local employers to initiate "Employer Assisted Homebuyers" programs, and implement a lease-purchase program to encourage families to move into rental houses they eventually will purchase.

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Welcome to the (On Site) Hotel California

(Los Angeles, CA) — At first blush, the notion of providing hotel accommodations for public housing tenants may seem like a government program designed to draw rants from radio talk show hosts and their callers. But a project undertaken by the Housing Authority of the City of Los Angeles (HACLA) is providing jobs, improving services and saving money while mitigating the costs and disruption of relocating tenants during periodic renovations and remodeling.

HACLA converted existing units to create “On-Site Hotels” for temporary relocation of public housing residents for up to four months while their units are uninhabitable during major repairs of plumbing, heating, or electrical systems.

By using existing housing stock and working through Resident Management Corporations (RMCs) and Resident Advisory Councils (RACs) at housing sites, start-up costs were kept under \$15,000. Under contracts with HACLA, the resident businesses manage the units as temporary hotel suites, diminishing inconvenience for temporarily displaced families and creating jobs for residents, while costing far less than conventional relocation.

The RMCs and RACs provide full service support to relocating families including packing, moving, cleaning and security services.

To date, HACLA has executed 18 On-Site Hotel contracts with 5 different RMCs and RACs worth

more than \$4 million dollars. More than 500 families have benefited from the program and returned to their renovated housing units.

Aside from significant cost savings to HACLA, the model program has helped HACLA keep construction on schedule and curbed disruption for residents and their families.

By remaining in their home communities during construction and renovations, affected families can adhere to their familiar means to get to and from work, shopping and appointments and maintain contact with friends and neighbors. Another boon of the On Site Hotels is that the program employs approximately 100 public housing residents.

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The Marble Falls Housing Authority (MFHA)

(Marble Falls, TX) — A city housing authority and two non-profit organizations it spawned have tackled a cooperative, comprehensive effort to overcome an affordable housing shortage here that threatened to leave some 300 families scrambling to find homes.

Mounting an all out effort while uniting funding from federal, state and private sources, the Marble Falls Housing Authority (MFHA) and two non-profit partners already have created 102 new housing units that have wiped out more than a third of the community's affordable housing shortfall. The Marble Falls success story comes in the wake of HUD's encouragement of its 3,000 public housing authorities to engage as full partners in local community revitalization, economic developments and securing affordable housing.

MFHA officials will continue to work towards meeting the housing shortfall through a series of partnerships and financial arrangements that have netted more than \$6 million and created affordable options for families who wish to rent or buy homes from the authority. Features include 3 per cent down payments, zero per cent financing and forgivable loans.

Southwest Village, the first phase, creates two dozen new three-bedroom, two-bath duplex apartments. Badly needed streets replaced the dirt roads that had dominated the area and the new duplexes replaced overgrown, vacant property.

Phase two, known as Marble Falls Homes, contains 24 single-family houses for purchase by low-

income families required to make only a 3 per cent down payment. The families then are eligible for three years of home buying counseling.

The third phase, Turtle Creek Townhomes, includes 54 low-income rental apartments complete with an on-site leasing office, community room and laundry facility.

Local churches, banks and community foundations have contributed funding for the Marble Falls project estimated to cost \$2.82 million. The Federal Home Loan Bank of Dallas Affordable Housing Program granted \$300,000 and four local banks pitched in \$1.52 million in conventional bank financing. The Texas Community Development Program and other sources awarded Marble Falls \$200,000.

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Public Housing and Community College Join to Prepare Students for Higher Education

(Maysville, KY) — A partnership between a public housing authority and a community college is changing the lives of young people learning to overcome the hopelessness that often accompanies poverty by participating in a college education preparation course in their own community.

The Housing Authority of Maysville and Maysville Community College are preparing residents of public housing for higher education in a groundbreaking program called Orientation to College, which creates a Campus of Learners in a public housing setting.

The program includes a battery of core classes designed to enhance confidence, shore up academic preparation and launch them into liberal arts, science or technical degree programs. The housing authority contributes use of a community center and computer lab. Most youths qualify for financial aid to pay the college tuition, but the authority guarantees it will cover the full cost of books and supplies at the college bookstore until financial aid is received.

During the summer, students of all ages begin a mandatory curriculum of 12 credit hours at classes held at the housing authority's Beechwood Community Center, including Introduction to College; Human Potential; Computer Literacy; College Reading and Pre-Algebra. After completing those courses, students can enroll in on-campus classes and begin earning their

certification or degrees. Youths who are not yet ready to tackle this tough-start curriculum can take literacy or GED classes.

The first Maysville class already is in the third semester at the community college and all five students are carrying a 3-point or better grade average on a 4-point scale. One student has nearly completed qualification as a veterinary technician. Interest in the program has doubled as new classes begin this summer at the community center.

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Chicago Success Spawns Cleveland, New Orleans, Memphis, St. Louis and San Antonio Programs

(Chicago, IL) — A job promotion, economic development partnership between Walgreens national drug store chain and the Chicago Housing Authority (CHA) has proved so successful that duplicate plans are underway in five other major cities to transform persistently depressed public housing communities into working class neighborhoods.

Shored up by its success in hiring more than 200 former welfare recipients in Chicago, Walgreens joined with CHA to establish retail sales training centers at Cabrini Green and the Robert Taylor Homes Boys and Girls Club. Each training center sports cash registers, scanners, sample merchandise and a VCR/TV.

Walgreens trained several CHA staff members to teach residents on site how to master the retail training curriculum. Before entering the program, the residents qualified by completing a CHA family job readiness program that provides counseling, referrals and financial incentives to encourage participation in skill training, continuing education, full-time employment and eventual home ownership.

Two dozen residents have filled 24 jobs at Walgreens and another 12 residents await calls to work. Walgreens managers have requested 43

interviews with residents to fill positions, and company officials said the program meets Walgreens' need for trained personnel to handle its expanding business. CHA benefits from enhanced revitalization of neighborhoods and working residents who harbor hopes of eventual home ownership.

Buoyed by the success of the Chicago experience, Walgreens has announced plans to expand the program to Cleveland, New Orleans, Memphis, St. Louis and San Antonio.

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“Beautiful Homes” Opened Up to Chickasaw Nation of Oklahoma

(Ada, OK) — Regardless of income level, members of the Chickasaw Nation of Oklahoma can buy, build or renovate their homes under an innovative public private partnership that seeks to overcome traditional banking reluctance to extend conventional financing to Native Americans.

Known as the Chuka Chukmasi - Chickasaw for Beautiful Home - Home Loan Program, the initiative has drawn more than 1,000 applications, closed 23 loans and is processing 12 more, all since its 1998 inception. Loans range from \$25,000 to \$100,000, most of them for first time home buyers.

Traditional banking has virtually ignored most Native Americans, including the Chickasaws. As a result, many Chickasaw families, even those with moderate or high incomes, operate solely on a cash basis, which leaves no credit record to establish the type of credit worthiness needed for conventional bank financing.

Chuka Chukmasi is based on risk analysis that allows for the lack of traditional barometers of credit worthiness and is open to all Chickasaw citizens in Oklahoma, regardless of their income level. The Chickasaw nation initiative is underwritten by the federal Department of Housing and Urban Development’s Indian Housing Block Grant Program, the Native American Housing Assistance and Self-Determination Act, private partners and the Federal Home Loan Mortgage Association (Freddie Mac).

A Native American-owned mortgage broker, First American Mortgage Corp., originates the loans, which are insured by PMI Mortgage Company and funded by FT Mortgage Company, a subsidiary of First Tennessee Bank. The loans then are sold to Freddie Mac, which has committed to purchase up to \$10 million in mortgages under the plan.

Chuka Chukmasi includes a 3 per cent down payment and 30 year fixed interest rate mortgages. The Chickasaw Nation also can provide second mortgages to applicants to assist with down payments, closing costs, reserve requirements and permanent interest rate buydowns. Purchase counseling and credit counseling services also are available. Loan amounts are based on income. Service for each loan is estimated at \$3,000 to \$5,000.

HUD's Office of Native American Program entitled "Shared Visions: Home ownership, Legal and Economic Development Summit" awarded Chuka Chukmasi \$10,000 as an example of innovative partnering in an underserved community.

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Affordable Housing for Elderly and Disabled

(Fulton County GA) — An old Brill Cream commercial jingle exhorted, “Brill Cream - a little dab will do ya!” - meaning, of course, that, properly placed, a little dab of this hair-grooming product would achieve impressive results.

That this old pitch holds a lot of truth is evident in North Fulton County, Georgia, where a group of elderly but energetic residents in public housing are operating a thriving commercial activity whose benefits far outweigh the initial investment.

With the help of a Tenant Opportunity Program grant of \$100,000, residents of Allen Road, a 100-unit midrise in North Fulton County, have embarked upon an ambitious set of business initiatives, including retail and cooperative stores, a beauty shop, and a small loan program that has a 99% record of on-time repayments. Proceeds are placed in an interest-bearing account averaging more than \$5000 per month. These proceeds are used to minimize or eliminate any needs for recurring grant funding.

TOP grant funds enabled training of the Allen Road Resident Association (ARRA) in organization, board development, conflict resolution, economic development and business management (This training helped the ARRA to launch its business development, and provide an environment of attractive physical and recreational amenities far exceeding the constraints of government administrative budgets). An advisory board of business, legal, and educational professionals help

cement community ties, and stimulate contributions of financial and in-kind resources to the ARRA.

A little dab of help has allowed the ARRA to become self-sustaining, and effective in providing an array of services to the residents of Allen Road.

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Self-Supporting, Self-Perpetuating, Self-Help, Self-Service Stores

(Nashville, TN) — A unique self-supporting and self-perpetuating activity provides job training, needed merchandise, and employment for inner city residents of Nashville.

The Nashville Metropolitan Development and Housing Authority (MDHA) has teamed up with the YWCA and Dollar General stores to build and operate two discount retail outlets near inner city neighborhoods. The stores stock consumer goods in an area lacking retail outlets. Residents learn practical job skills by working in the store and receive training at the YWCA Learning Center. The YWCA and Dollar General supplied equipment, and Dollar General provided the inventory for the project.

The first store, built with \$250,000 in surplus CIAP funds, was destroyed by an arsonist. But following a “Restore the Dream” campaign sparked by vigorous community support and some \$500,000 in UDAG repayment funds, the store was reopened again in a facility half as large as the first.

Some 1100 persons, many of them public housing residents, have benefited from training at the YWCA Learning Centers, which have sent forth two hundred eighty-eight graduates into fulltime employment.

Similar programs have been established elsewhere in Nashville, Knoxville, and in other states.



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Digging Can Make a Hole Smaller, When It's a Loophole

(Fairfax County, VA) — By improving its investigative procedures, the Fairfax County Department of Housing and Community Development (FCDHCD) has curtailed fraud and tightened loopholes in Section 8 management.

Under FCDHCD's Section 8 Compliance and Fraud Program, approximately 196 more cases were investigated in 1998 than in the prior year, resulting in a drastic increase in program terminations for fraud violations, and thousands of dollars in increased collections of overpaid housing assistance.

HUD Section 8 Assisted Housing subsidizes the market rate rent approved applicants would otherwise have to pay in obtaining housing in the private market. However, Section 8 recipients are often geographically dispersed and more difficult to supervise than conventional public housing communities. More difficult management leads to greater instances of fraud.

Numerous complaints of Section 8 tenant fraud, disturbances, annoyances, and problems in Fairfax County prompted FCDHCD to establish a Compliance and Fraud Program. This program linked procedures for investigating and prosecuting cases of suspected fraud. Procedures were set up providing on-line access to Division of Motor Vehicle records, Virginia Employment Commission Wage Records, Criminal Conviction records, Traffic Conviction records, and Judgment records.

These linkages enable FCDHCD to effectively identify fraudulent applications for housing, to

make criminal background checks with greater efficiency, and to screen all adult family members to detect unreported family income. FCDHCD also cross-matches addresses of tenants involved in illicit drug-related activity, to speed eviction of residents and trespassers using Section 8 housing for criminal operations.

Costs for the staff supporting this initiative are approximately \$130,000.00, for two and a half staff employees, paid for from Section 8 administrative fees. The Fairfax County Board of Supervisors approved a federally funded private investigator position. Equipment, furniture and supplies (including printing) total an additional \$32,000.



Bearing True Witness Against Thy (Criminal) Neighbors



(Birmingham, AL) — The housing program in Birmingham has reduced crimes in some public housing communities by more than half through a novel Witness Support Program aimed at enabling honest residents of public housing to speak up about crime without fear.

In connection with its HUD-funded Drug Elimination Program, the Housing Authority of the Birmingham District (HABD) provides moral and even monetary support to residents who provide information or testimony needed by authorities trying to stem crime in public housing.

In public housing, good citizens live close to — and can often be intimidated by — residents involved in criminal activities. Police statistics show that crime rates have dropped as much as 60% in public housing communities since the

advent of the program. This is proof that when witnesses are able to testify without fear the impact on crime can be dramatic.

The Witness Support Program provides transportation for witnesses to and from court, counseling assistance, relocation of witnesses when needed, enhanced police security surveillance to protect witnesses, and a variety of social service referrals. The program recognizes effective participants with special Awards as well as payments for information leading to the arrest, conviction, or eviction of criminals active in public housing communities.

Witness Support also includes an outreach program for school children and adult residents encouraging them to stand against drugs and crime and to stand up for what is good for them and the community.

To date, cash expenses have totaled just \$960 for the relocation of two families who testified about a drug-related drive-by homicide. Operating expenses for salary and administration are paid from operating funds and from various other grants.

Partners in the program include the Birmingham Public Schools, the Birmingham Police Department, and the local District Attorney and Departments of Mental Health and Human Resources.

Youth Mentoring

(Anne Arundel County, MD) — The “Mentors in Alliance for Youth Initiatives” (MAYI) program of the Anne Arundel County Housing Authority provides benefits for youth in public housing by intervening with positive experiences during the crucial time between the end of the school day and the dinner hour.

Staff from the Anne Arundel Housing Authority serve as mentors for young students, helping them finish their homework, learn computer skills, practice arts and crafts, get help with their homework and participate in a variety of other activities in a structured and safe environment. Students travel by bus from their schools to a central recreation center where the events and activities are carried out. Last year, nearly 500 students attended MAYI programs.

Key to the success of the MAYI program is that it is not a single entity, but a coalition of businesses and community agencies. Together they pool financial and human resources, combine duplicative efforts, and with joint planning, produce an impact no single agency could match. Partners aside from the Authority staff include the Boy’s and Girl’s Clubs The Anne Arundel Police Youth Activities Program, Panasonic Corp., the Department of Parks and Recreation, the state Board of Education and resident leadership organizations.

A striking result of the program is the drop in rates of vagrancy, vandalism, and graffiti that were common at the targeted housing sites prior to the establishment of MAYI.

The estimated annual cost of the program is \$350,000. MAYI has applied for a number of grants and has succeeded in raising funds for Summer Day Camps and Nutrition Services.

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Communication via Calendars

(Reno, NV) — The annual publication of two client-oriented resource calendars is a cost-effective communications tool for the Reno Housing Authority (RHA) and the Public Housing and Section 8 communities.

Since 1989, RHA has been publishing annual calendars for all residents of its Section 8 and Public Housing programs. Developed in-house with RFA staff, the calendars are a low-cost way for the public housing authority to provide critical information to residents, landlords, government officials, and service providers. The calendars are increasingly popular and more residents, landlords, and service organizations request and use them each year.

The Public Housing calendar gives program information on lease provisions, how rent is calculated, income and deduction information, re-examinations, housekeeping, etc. It also highlights and encourages participation in resident councils, the FSS program, and resident-owned businesses.

The Section 8 calendar discusses how the programs work, family responsibilities, and housing quality standards. It also gives information on how to avoid termination of assistance and/or eviction.

Both calendars feature pictures of residents and staff. Two pages of the calendars are devoted to useful community resources available to residents, including information on health services, employment, energy assistance, food, child care, counseling, and legal services.

At an annual cost of \$7,500, calendars are mailed to approximately 1,800 public housing and 2,800 Section 8 residents. Owners and managers of most Section 8 properties also receive calendars. The Housing Authority also uses the calendar to communicate and educate other service providers, and local, state, and federal government offices. The initiative has proven to be a strong networking and communication tool that benefits the whole community. It has led to increased attendance at resident council meetings, Housing Authority and community events, and timely rent payments.

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Prince Georges' County Cracks Down on Rent Subsidy Fraud

(Largo, MD) — Suspicion of widespread abuse within subsidized rental programs has spurred the Prince Georges' County Housing Authority to crack down in this Washington, D.C. suburb.

The Program Compliance Unit has created a Housing Integrity Program aimed at ensuring compliance with HUD guidelines and the prevention and detection of fraud and abuse in Section 8 housing programs. Educational briefings and handouts for tenants and landlords have been developed. Innovative methods of fraud detection include computer matching with Social Security Administration and IRS files through HUD access to records from state wages, motor vehicle administration, land records, the court system, and credit bureaus.

Central to the program has been adoption and enforcement of a background check policy. This policy guides the Authority in screening applicant families for members with serious criminal backgrounds.

Since the policy has been in place, over \$3 million in unreported income has been identified. Fraud cases have been prosecuted on both the state and Federal level. Clients who submit false applications, sublease their units, or commit other program violations are removed from the program to allow needy qualified families on the waiting list the opportunity to receive rental assistance.

Lease for more than 240 families who have committed program violations have been terminated and/or have signed a Confessed Judgment Note for repayment of excess benefits. About 63 families involved with drug-related and/or violent crime have been removed from the program and 51 applicants and families seeking transfers have been denied due to criminal histories.

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Rental Appraisal Committee Keeps Tabs on Section 8 Housing Costs in Fort Myers

(Fort Myers, FL) — A Rental Appraisal Committee established by the Fort Myers Housing Authority in 1997 is saving HUD money on its Section 8 rental vouchers and ensuring that no landlords receive unfair treatment.

The Rental Appraisal Committee performs research and advises the Authority on competitive and fair market rents. The committee collects data on rent prices in assisted housing and in the conventional housing market. These rates are used to analyze trends in specific neighborhoods by their housing type.



By ensuring that the Authority does not pay rents higher than unassisted free market rates, the committee helps stave off rent inflation for everyone in the community and conserves valuable resources.

Two Authority department heads, two housing inspectors, a licensed real estate agent, a tenant representative, and a landlord representative make up the committee. This combination of experience and perspectives provides an in-depth look at rental market data.

The committee's efforts saved more than \$750,000 in 1997 and more than \$200,000 in 1998. These savings provided housing assistance for an additional 181 families without increasing the housing budget. The \$15,000 cost of running the committee was more than offset by savings on rental contracts.

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Manchester Abatement Program Gets the Lead Out

(Manchester, CT) — With 40 percent of its housing stock over 50 years old, lead-based paint is a problem in Manchester, Connecticut. But the Manchester Lead Abatement Program (LAP) has the problem under control.

Eliminating lead hazards is a primary health concern, especially for low-income residents in the central residential area of this 51,000-resident town. The LAP Community Advisory Group provides guidance for an innovative, integrated, and comprehensive approach to lead abatement and code correction administered by the Town Health Department.

The LAP has built its success on client service, education, management, and quality construction. LAP collaborates creatively with local community building activities, government agencies, local non-profits, trade associations, merchants, banks, professional groups, and other state and national organizations. Benefits derived from these efforts include job skills and lead-free housing for residents, improved appearance of neighborhoods, and an improved climate for businesses, and work for local contractors.

Approximately 150 families have moved into safe, affordable, and healthy homes, including six families who became first-time home buyers. LAP has helped 1,200 individuals reduce their exposure to lead's toxic effects, has certified 198 people in lead abatement procedures, and has helped more than 1,400 others enhance their job skills and increase their employability.

LAP-funded improvements encourage other homeowners with properties near LAP sites to renovate and rehabilitate their properties without subsidies. Many neighborhood improvements are noticeable, and foreclosures have declined. LAP's rehabilitation activities have helped create communities populated by proud homeowners.

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HUD Faces Challenge of Moving Clients from Welfare to Work

(Philadelphia, PA) — HUD's comprehensive and collaborative Welfare to Work initiative in Philadelphia encourages public housing residents to become self-sufficient.

Helping clients to move from being welfare recipients to being paid employees is a great challenge for HUD. Philadelphia is home to about 60,000 TANF families, 25,000 of whom may not meet the rapidly approaching mandate of working 20 hours per week.

To meet this challenge, HUD developed a strategy of working with Department of Labor resources and other critical service providers to train resident leaders, managers, and other housing professionals in outreach activities. Projects include workshops on welfare reform rules, two task forces, partnerships with local agencies, childcare training, a Private Industry Council Job Center at a public housing site, joint conferences with the Department of Labor, Welfare to Work Section 8 housing vouchers, and children's health programs.

Another facet of this strategy is developing and expanding computer learning centers in public and assisted housing developments, on the model of Neighborhood Network. Each new site is a potential satellite affiliate for the Department of Labor's Workforce Investment Act one-stop shopping system.

More than 20 public housing resident councils currently are developing business plans for their centers. Council volunteers also are identifying

appropriate space for the centers and locating free computers from HUD's inventory of discarded hardware.

The Secretary's representative and Community Builders assigned to the Delaware Valley have taken on major roles in the Welfare to Work initiative. Their contributions include training public housing authorities on welfare reform and Section 8 voucher programs, working with a public housing advocacy group, and providing input for the Delaware Valley Regional Planning Commission's allocation of jobs funding.

As a result of this initiative, more than 750 managers from public housing authorities and Section 8 assisted housing management companies have been trained in the Welfare to Work initiative and in children's health insurance issues. Nearly 40 public and assisted housing residents have received training in childcare, life skills, and office procedures. An information package has been mailed to more than 10,000 welfare recipients.

Another important result of the Welfare to Work initiative is that local government agencies, non-profits, for-profit groups, and federal agencies have a better understanding of HUD's mission and programs.

Ecumenical Housing Production Corporation Restores Hope, Neighborhoods in Missouri Community

(Castle Point, MO) — A downturn in Castle Point's economy led to an overall decline of quality of life in this Missouri community of 5,000, but a new program pioneered by the Ecumenical Housing Production Corporation (EHPC) is changing all that.

In 1997, the EHPC and other community partners responded to the local economic downturn and upswing in crime by creating Castle Point 2000. The project, which also is supported by funds from St. Louis County, helps neighborhood residents buy and rehabilitate houses and fix code violations to improve the appearance, stability, and real estate values of the community.

EHPC has provided home repair grants to approximately 20 income-eligible homeowners. It has created a North County Neighborhood Support Team to deal with community disputes. The grass-cutting service EHPC started employs local residents and helps keep up the appearance of the area's neighborhoods. An EHPC-sponsored summer day camp for 5- to 12-year-olds, hired Castle Point residents as paid camp counselors and put teenage volunteers to work as group leaders.

The Castle Point 2000 program has organized GED classes, sports programs, and job training to upgrade residents' skills and employment

opportunities. An important component of ensuring a long life for the program is the training it provides in community leadership and goal setting.

The Castle Point Association Board, an outgrowth of EHPC's focus on leadership, was established by Castle Point residents to oversee activities in the area. They have agreed to sponsor new infill construction in the targeted area and will be able to collect fees for each new house built. The 20 to 30 planned homes will provide the Association with a solid source of revenue.

The EHPC has helped more than 125 families with housing, employment, parenting, utility payments, and addiction problems. New housing and economic development are on the upswing in Castle Point, and crime is down, thanks to the efforts of the residents and the EHPC.

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Home Owning Dream Comes True for Low-Income North Carolinians

(Lenoir, NC) — Local governments in western North Carolina have banded together to help their residents become homeowners.

The Unifour Consortium, an alliance of Alexander, Burke, Caldwell and Catawba counties and their local governments has devised an innovative “Down Payment Assistance Program” to help low-income families finance their first homes.

Participating lenders prequalify applicants and make mortgage loans. Lenders offer competitive interest rates, and some offer reduced rates for Consortium applicants. Participating lenders have agreed to waive or reduce such ordinary charges as origination fees, credit report fees, and/or private mortgage insurance.

The Unifour Consortium is funded annually by HUD’s HOME program. The Down Payment Assistance Program receives approximately \$600,000 annually, or 75% of the total annual funding amount. By waiving or reducing fees, interest rates and/or charges, participating lenders provide the 25% match required by the HOME program.

Program experts expect to exceed their goal of helping over 360 first-time home buyers over a three-year period and an additional 400 over a following three-year period.

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Project HOME Provides Havens for Disabled Homeless

(Philadelphia, PA) — Project Housing, Opportunities, Medical Care, Education (HOME) is reaching out to Philadelphia’s mentally ill homeless who inhabit the dismal and dangerous world of the streets and shelters. HOME has created “Safe Havens” where the homeless can live safely while receiving medical treatment and other social services. Partnerships with local medical facilities, include Mercer Hall and the Mental Health Association of Southeastern Pennsylvania which provides diagnostic services, counseling, medication, and basic health care. Additional assistance is provided by ACCESS, a federally funded mental health program serving the homeless.

The first “Safe Haven” was a 25 bed unit set aside for homeless women. The program then converted an emergency shelter into a 25 bed unit and took over 15 SROs as permanent housing for the homeless. Neighborhood resistance to “Safe Havens” led to a court battle ultimately won by Project HOME.

HUD provides primary funding for the \$2.6 million project, also supported by the Pennsylvania Housing Finance Agency and the City of Philadelphia’s Community Development Block Grant program. Additional funds were provided by a Philadelphia Supportive Housing Grant.

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Students Start Free Volunteer Medical Service Clinic in South Central Los Angeles

(Los Angeles, CA) — Medical students from the University of California Los Angeles and the Charles R. Drew University saw a need for free comprehensive medical care, and set out to fill it by founding the University Muslim Medical Association Free Clinic (UFC).

In the impoverished South Central district of Los Angeles, medical care is often inaccessible to uninsured, under-insured, indigent and working poor residents. The students realized this project would require major resources, so they enlisted the cooperation of several major partners including city council members, the City of Los Angeles, HUD, dozens of volunteer doctors from Harbor-UCLA Medical Center and Martin Luther King, Jr., Hospital, medical students, volunteer nurses, private contributors, medical institutions, pharmaceutical companies, and more than 200 medical school faculty members from UCLA and Charles R. Drew University.

The City of Los Angeles donated an existing day care center building and transformed the property into a state-of-the-art clinic. Operating costs are funded from the Supplemental Empowerment Zone Title XX Social Service Block Grant.

The UFC now is able to offer a broad range of free services to its target population six days a week. Since 1996 almost 8,000 patients received

medical services such as well-baby care, immunizations, preventive medical services, follow-up treatments, and referrals. The follow-up statistics are particularly impressive for a free clinic based on volunteer help, proving that the community and the clinic's target population have accepted the UFC as a welcome addition to the neighborhood.

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Games, Rides, and All That Jazz [Land]

(New Orleans, LA) — A new 140-acre theme park is slated to rise in the depressed neighborhood of New Orleans East, drawing commerce with rides, food and entertainment while bringing economic development to an area that otherwise was unlikely to attract jobs or investment.

Jazzland, as the project has been designated, exemplifies the synergistic benefits of cooperation among federal, state and local agencies, developers and private lenders. The project would not have been feasible as a purely private venture in a blighted area.

Comparable expenditures in standard government programs would not yield a fraction of the projected \$314 million in annual economic activity Jazzland is expected to generate. Benefits are projected to include \$18.5 million in state and local taxes, and more than 4,600 new jobs, not counting more than 2,300 temporary construction jobs, most of which will go to low- and moderate-income residents of the New Orleans East area.

Jazzland will feature games for young and old, approximately 30 rides, and a large amphitheater. The park will showcase Louisiana's unique musical and culinary culture in a clean, safe family-friendly environment that is expected to draw 1.4 million visitors a year.

Jazzland was funded with a \$10 million grant from the State of Louisiana Infrastructure Development Fund, a \$25 million Section 108 Loan Guarantee and \$65 million in developer's equity and conventional financing.

The developer, Tom Winingder in collaboration with Ogden Entertainment, has signed a contract with the City committing to comply with New Orleans' Open Access Plan, one of the most comprehensive in the country, aimed at hiring low-income workers and those in welfare-to-work programs.

Since the announcement of the plans for Jazzland and the beginning of construction in July 1998, the project already has stimulated development of three new upscale residential communities, new hotels, and a \$52 million redevelopment plan for a failed regional shopping mall.

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Historic YMCA Building Renovation Provides Transitional Housing in Indianapolis

(Indianapolis, IN) — A forsaken old building offers new hope to 96 Indianapolis residents seeking to make the transition from being homeless to occupying market-rate housing.

Renovation of the former YWCA Blue Triangle Residence Hall, built in 1923 and listed on the National Register of Historic Places, is the best effort in Indianapolis to address the lack of transitional housing in the city.

The not-for-profit Partners in Housing Development Corporation, chartered to provide housing to special needs populations, used development subsidies from the city to renovate the downtown building that had been vacant since 1971.

The new facility provides single-room occupancy units, social services, employment training, job placement and the basics of a social fabric for homeless people who commit to taking part in improving their lives. All 96 renovated units were leased within five months of the building's grand opening. Other occupants of the building include the Goodwill Career Academy, the Neighborhood Self-Employment Initiative and the Riley Area Development Corporation.

Blue Triangle was developed through partnering private and public lenders. The City of Indianapolis provided a HOME loan and Community Development Block Grant funds. Low income housing tax credits, federal and state historic tax credits, a state HOME grant, a HOPWA grant, a foundation grant, an AHP recoverable grant, an Historic Landmarks Foundation grant, and a deferred developer fee loan all helped finance the project.

The residence and its services are run by combining social service management, property management, and asset management to benefit the residents.

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Mobile Medical Unit Meets Health Needs in Harris County

(Houston, TX) — The Wellness Access Demonstration Program established by the Brentwood Economic Development Corporation provides medical outreach services to low- and moderate-income families in Houston and Harris County.

During 1996 and 1997, the program's mobile medical unit offered 26 clinics throughout Harris County, bringing a range of health care services to some residents who had not visited a doctor in several years. More than 600 people took advantage of the unit's services, which include physical assessments, immunizations, vision, hearing, diabetes, sickle cell anemia, cholesterol screenings, mammograms, and nutritional and drug counseling.

Many groups in the community were involved in developing and promoting the mobile medical unit. The clinics were endorsed by the community's clergy, civic club leaders, public agency officers, and community leaders. Funding came from a variety of sources including HUD, local universities, the FDA, area hospitals, and city and county agencies.

The success of the Wellness Access Demonstration program bodes well for future partnerships between health care and social service providers seeking to provide a continuum of health care services to Harris County families with little access to traditional health care services. The program's success also serves as a basis for future

collaborations with Brentwood Economic Development Corporation, a Houston faith-based organization.

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